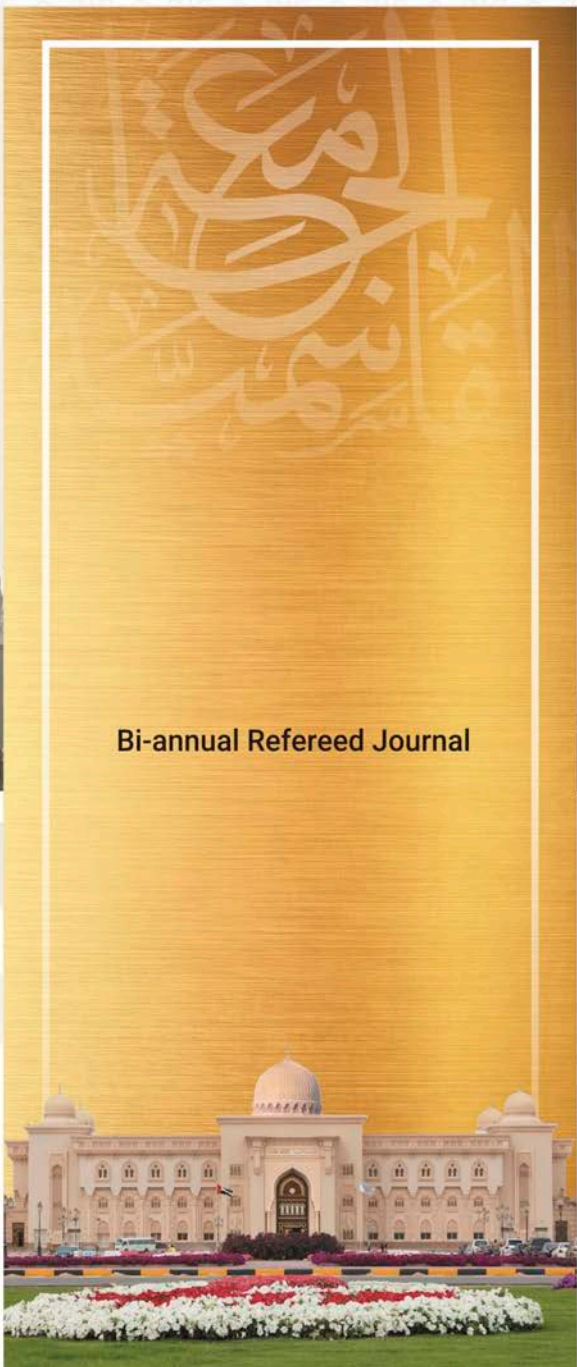
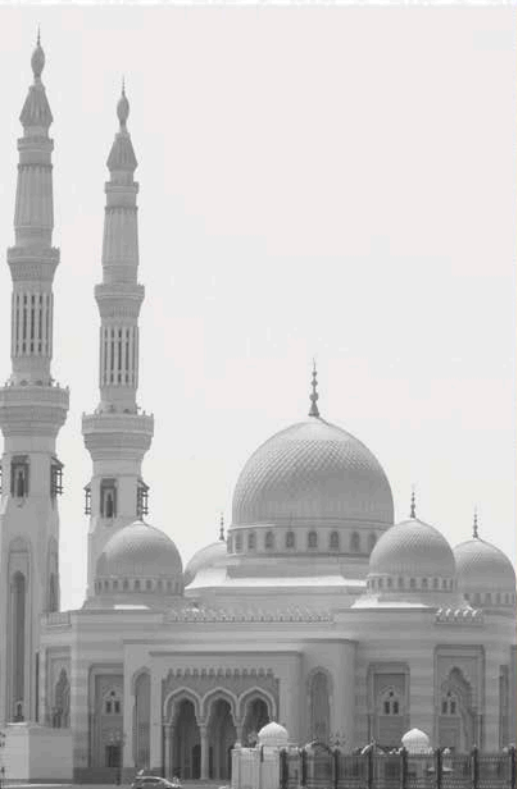


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التنبؤ برغبة الحصول على شهادة مهنية في التخطيط المالي الإسلامي بين
خريجي كلية إدارة الأعمال الإسلامية

PREDICTING INTENTION TO PURSUE ISLAMIC
FINANCIAL PLANNER (IFP) PROFESSIONAL
CERTIFICATE AMONG ISLAMIC BUSINESS SCHOOL
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الملخص

قامت هذه الدراسة بفحص رغبات الطلاب في كلية إدارة الأعمال الإسلامية بجامعة أوتارا ماليزيا (UUM) لمتابعة برنامج شهادة التخطيط المالي الإسلامي المهنية (IFP). لتحقيق هدف البحث، تم استخدام نهج مختلط يجمع بين الأساليب الكمية والنوعية. تم توزيع استبيان نماذج Google على 350 طالبًا جامعيًا، ولكن تم إرجاع 149 إجابة صالحة للتحليل. تم تحليل البيانات باستخدام الحزم الإحصائية للعلوم الاجتماعية (SPSS). بالإضافة إلى ذلك، تم إجراء مناقشة جماعية مركزة مع أربعة طلاب من كلية إدارة الأعمال الإسلامية الذين تحصلوا على شهادة التخطيط المالي الإسلامي. حددت النتائج أربعة عوامل مهمة، وهي الاهتمام والثقة بالنفس والمهنة والترقية، ساهمت في تعزيز رغبات طلاب كلية إدارة الأعمال الإسلامية لمتابعة برنامج شهادة التخطيط المالي الإسلامي. تشير نتائج مناقشة المجموعة المركزة إلى أن شهادة التخطيط المالي الإسلامي ليست شرطًا مهمًا لطلاب كلية إدارة الأعمال الإسلامية، خاصة لأولئك الذين ليست لديهم رغبة في متابعة حياتهم المهنية كمخططين ماليين. ومع ذلك، يوفر برنامج شهادة التخطيط المالي الإسلامي قيمة مضافة لطلاب معهد الدراسات المصرفية الإسلامية من خلال تعريفهم بأنواع مختلفة من المعرفة المتعلقة بالتخطيط المالي الإسلامي والتي تعود عليهم بالنفع. هذه النتائج مهمة لأن تصورات ومواقف الطلاب تجاه برنامج شهادة التخطيط المالي الإسلامي يمكن أن يكون لها تأثير كبير على نجاح واستمرارية التعاون الصناعي بين معهد الدراسات المصرفية الإسلامية ومعهد التمويل والمصارف الإسلامية في ماليزيا (IBFIM) في تقديم تدريب شهادة التخطيط المالي الإسلامي للطلاب والجهات الفاعلة في الصناعة.

Abstract

This research examines the intention of the students at the Islamic Business School (IBS), Universiti Utara Malaysia (UUM) to pursue the Islamic Financial Planner (IFP) Professional Certification programme. A mixed-methods approach, incorporating both quantitative and qualitative were used to achieve the research objective. A Google Forms questionnaire was distributed to 350 undergraduate students, but 149 responses returned and valid for analysis. The data were analysed using the Statistical Package for Social Sciences (SPSS). Additionally, focus group discussion (FGD) was conducted with four IBS students who had completed their IFP certificate. The findings identified four significant factors, i.e., interest, self-confidence, career, and promotion, as contributing to the IBS students' intention to pursue the IFP Certification programme. Results of the FGD suggest that the IFP Certificate is not an important requirement for IBS students, especially when they have no intentions to pursue their careers as financial planners. However, the IFP Certification programme provides added value to IBS students as they are exposed to various kinds of knowledge related to financial planning which is beneficial for them. These findings are important as perceptions of and attitudes to the IFP Certification programme can have a significant impact on the success and continuity of the industry collaboration between IBS and the Islamic Banking and Finance Institute Malaysia (IBFIM) in providing IFP Certification training to students and industry players.

الكلمات الدالة: التخطيط المالي الإسلامي (IFP) ، شهادة مهنية، المرحلة الجامعية، الإدراك، المصارف والتمويل الإسلامي، دراسة كمية، دراسة نوعية.

Keywords: Islamic Financial Planning (IFP), Professional Certificate, Undergraduate, Perception, Islamic Banking and Finance, Quantitative Study, Qualitative Study.

1.0 Introduction

Financial planning and wealth management are in growth stages in Malaysia as people are becoming more concerned with how to plan and manage their income, expenditure, and investment to meet their life goals. These involve step-by-step planning by them, aided by financial advice given by professional financial planners. Likewise, the rapid growth of Islamic finance assets has created vast opportunities for Islamic financial planning.

The Islamic Financial Planner (IFP) Certification programme is a programme, designed specifically for professionals and executives serving in the retail segment of the Islamic financial market. The IFP Certificate is a prerequisite for the Capital Markets Services Representative's License (CMSRL) by the Securities Commission (SC) of Malaysia and the Financial Advisors' Representative (FAR) by Bank Negara Malaysia (BNM), to carry out activities regulated by financial planning. The programme is a collaboration between the Islamic Banking and Finance Institute Malaysia (IBFIM) and the Financial Planning Association of Malaysia (FPAM) and has received Full Accreditation from the Financial Accreditation Agency (FAA). This professional certification allows Islamic financial planning to be conducted in a more organised and effective manner to sustain the finances of individuals and meet their financial goals.

Professional certifications, like the Certified Financial Planner (CFP), publicly identify professionals that have met rigorous education, examination, experience, and ethics requirements (Lysaght & Altschuld, 2000). With respect to the IFP programme, by obtaining this IFP Certificate, individuals are availed with more opportunities to build and expand their career and enjoy greater success in this field. According to the President of the FPAM, Ismitz Matthew de Alwis, "There should be more licensed financial planners in the market today as high ethical standards are needed to maintain public confidence and financial health" (A Malek, 2020). An increase in the number of IFP Professional Certificate holders can strengthen competencies in the Islamic financial sector, and in turn, increase their contribution to the socio-economic growth of Malaysia.

As suggested by the FPAM, the benefits of being an IFP Certificate holder are clear. With the complete knowledge of financial

planning, IFP Certificate holders can guide and advice clients through the comprehensive financial planning process on how they may achieve their financial goals according to Shariah and Al-Falah requirements. However, as of November 2015, there were only 2,365 CFPs and 1,618 ordinary Registered Financial Planners (RFPs) in Malaysia (Safari et al., 2017). This totals to a little less than 4,000 financial planners for a country of over 30 million people; in other words, one financial planner for every 7,500 people. This is in stark contrast to other financial service providers. For instance, according to statistics provided by BNM, at the end of 2013, there were 85,617 registered life insurance agents and 36,374 registered general insurance agents, totalling 126,991 registered insurance agents, or one registered insurance agent for every 236 persons.

In order to support the progressive and inclusive development of the Islamic Financial System in Malaysia, the Islamic Business School (IBS), Universiti Utara Malaysia (UUM) in 2016 entered into a strategic alliance with the IBFIM, as a training provider of IFP Certification. This training is offered to final year students of IBS, UUM staff, and also to industry players to become an IFP Certificate holder. Although IBS students are now able to participate in this IFP Professional Certification programme, very few graduates opt to pursue it.

To date, no study has investigated the perceptions of IBS graduates of the IFP Professional Certification programme. Thus, this research fills the gap by exploring the perceptions and attitudes of IBS students and investigates the factors that affect their intention to pursue or not to pursue this programme. This research focuses on those who have completed the IFP Certification programme, and who have the potential to undergo IFP training because their perceptions of and attitudes to the IFP Certification programme can have a significant impact on the success and continuity of the industry collaboration between IBS and IBFIM in providing IFP Certification training to the students and industry players.

2.0 Literature Review

2.1 *Theory of Planned Behaviour*

The Theory of Planned Behaviour (TPB) was introduced by Icek Ajzen in 1985. The TPB posits that attitude (personal beliefs), subjective norms (influence from others), and perceived behavioural control (control factors) collectively influence a person's intentions, and subsequently, affect their behaviour (Ajzen, 1991, 2005). Attitude toward behaviour is one of the constructs of the TPB, reflecting an individual's overall positive or negative evaluations of engaging with a particular behaviour (Ajzen, 1991). In general, the more favourable one's attitude toward a behaviour is, the stronger his or her intention to perform it (Ajzen, 1991). Ajzen (1991, p. 185) noted, "The relative importance of attitude, subjective norms, and perceived behavioural control in the forecast of intention is expected to contrast across behaviours and situations". Each belief about a behaviour leads to specific consequences, such as the costs associated with performing that behaviour (Churchman, 2013). This theory has been employed in previous studies to investigate students' beliefs and intentions regarding the accounting profession (Chi et al., 2022; Fernando & Ratnasari, 2022; Karlsson & Noela, 2022; Wen et al., 2018). This study also employed the TPB to examine how graduates' perceptions and beliefs of, and intentions to pursue the IFP Professional Certification programme influences their decision to pursue the course. This study contends that students will be more inclined to pursue the IFP Professional Certification programme if they believe their friends or family (referents) support this decision. Additionally, students will be more likely to pursue this career path if they have a positive attitude towards it. However, if students lack confidence in their abilities (perceived behavioural control), their intentions may be affected.

2.2 *Hypotheses Development*

Rapid changes in economic landscape and current technologies really need a skilled and knowledgeable workforce to drive organisations, including the industry forward. Fresh graduates must compete with the experienced workers in the industry, and hence, to successfully enter the workforce, they must have essential skills, abilities, knowledge,

and good values. de Zwaan, L., & Grant-Smith, D. (2022); Pillai et al. (2012), explained that employability skills are a set of skills, knowledge, and personal attributes that result in individuals being more likely to secure the occupation of choice and be successful in it, for their own benefit, as well as for the workforce, the community, and the economy. Graduates who possess characteristics, such as skills, understanding, and personal attributes seem to gain employment and be successful in their career. Indeed, they can contribute to the development of the society and the economy as a whole (Huda et al., 2016).

Currently, where many tasks are inter-reliant, graduates need to multitask more and blend soft skills and hard skills. According to the National Association of Colleges and Employers' Job Outlook 2018 survey, about 60 percent of employers expect recent graduates to show their technical skills on their resume (National Association of Colleges and Employers, 2016). From the financial service industry perspective, the industry really needs employees who can assist customers in making wise decisions for product purchase, as well as on matters concerning daily banking operations (Bashah et al., 2012). Therefore, higher educational institutions should play a role by providing relevant programmes for students to obtain important skills and competencies throughout their undergraduate programme (Ahmed et al., 2017). Brimble et al. (2012), in an Australian study, argued that higher education is an integral part of the professionalisation of financial planning. They also contended that it is useful for the financial planning industry to collaborate with higher education providers in developing a work-integrated learning programme for students. This will allow students to fully utilise their university tenure to ascertain their skills gap, and further cultivate their employability skills (Pillai et al., 2012). Based on a survey conducted by Ahmed et al. (2017) among Islamic Finance and Banking graduates, some of the respondents suggested that a professional certificate, such as the IFP and the Certified Islamic Financial Planner (CIFP), can help to improve the quality of Islamic Finance and Banking students. This result is consistent with Bracker et al. (2011) and Grieb et al. (2022) who reported that the Chartered Financial Analyst (CFA) Professional Certification is certainly beneficial for finance students.

This study explored the determinants of IBS students' intentions to pursue the IFP Certification programme. The term, "intention", refers to something that one plans or desires to perform. In the context of pursuing a professional qualification, intention plays a crucial role in evaluating an individual's performance. The stronger an individual's motivation or intention to achieve something, the more likely he or she is to actually act upon it. Ajzen (1991) emphasized the significance of both intention and behaviour as key elements for predicting specific human behaviours. The model in this study incorporates variables that potentially influence students' decision. As shown in Figure 1, the predictor variables examined in this study are categorised into three factors: personal motives, career opportunity, and reference groups. The dependent variable is students' intention to pursue the IFP Certification programme.

2.3 Personal Motivation

Many researchers have explored the idea that motivation is often rooted in individuals' needs. Ryan & Deci (2020) argued that all individuals have three basic psychological needs, i.e., autonomy (sense of initiative and ownership in one's actions); competence (feeling capable and proficient); and relatedness (feeling connected and loved). Satisfying these basic needs can foster a high-quality form of motivation that leads to better engagement and persistence in activities. Therefore, it is essential for students to be motivated not only to attain their desired outcomes, but also to gain a realistic understanding of the career selection process (Borchert, 2002). Karlsson & Noela (2022), in their study on factors that influence students' career choices in Sweden, revealed that personal interest significantly contributes to students' career decision-making.

Turgumbayeva et al. (2023) examined the motivations of Kazakhstan students to pursue business education, and found that increased personal growth, self-esteem, and social status, are among the motivations for pursuing a business education as it might develop opportunities for students to overcome challenges and go beyond their comfort zone. Besides, people tend to draw from their past experiences when making their future decisions (Samsuri et al., 2016). Sabrina et al. (2013) contended that students' experience, knowledge, and

performance in relation to certain aspects, influence their choice of study options in the future. Students with a basic background and adequate information related to specific professional qualifications, might demonstrate a stronger intention and desire to pursue certifications (Samsuri et al., 2016). Saat et al. (2018) found that students with a good understanding of the accounting subject have a higher tendency to become professional accountants in the future. In light of the above discussion, this study hypothesizes that:

- H1: There is a relationship between interest and students' intention to pursue an Islamic Financial Planner Certification programme.
- H2: There is a relationship between self- alternative and students' intention to pursue an Islamic Financial Planner Certification programme.
- H3: There is a relationship between self-confidence and students' intention to pursue an Islamic Financial Planner Certification programme.
- H4: There is a relationship between knowledge and students' intention to pursue an Islamic Financial Planner Certification programme.
- H5: There is a relationship between experience and students' intention to pursue an Islamic Financial Planner Certification programme.

2.4 Career Opportunity

Career development encompasses individuals' needs for financial benefits and career security. Previous studies have demonstrated that extrinsic components, such as scale of salary and job opportunity, influence students' career choices in accounting (Hutaibat, 2012; Jackling & Keneley, 2009; Samsuri et al., 2016). Van Zyl & de Villiers (2011) examined the factors influencing the career choice of accounting students in South Africa. The results show that the three most important factors for students pursuing the Chartered Accountancy (CA) course are aptitude for accounting, job satisfaction, and the availability of employment. In other related studies, Chi et al. (2022) found that financial rewards and professional recognition significantly influence accounting students to pursue a certified professional accountancy qualification. Therefore, this study hypothesizes that:

- H6: There is a relationship between career and students' intention to pursue an Islamic Financial Planner Certification programme.
- H7: There is a relationship between better future and students' intention to pursue an Islamic Financial Planner Certification programme.
- H8: There is a relationship between promotion and students' intention to pursue an Islamic Financial Planner Certification programme.
- H9: There is a relationship between salary and students' intention to pursue an Islamic Financial Planner Certification programme.

2.5 Reference Group

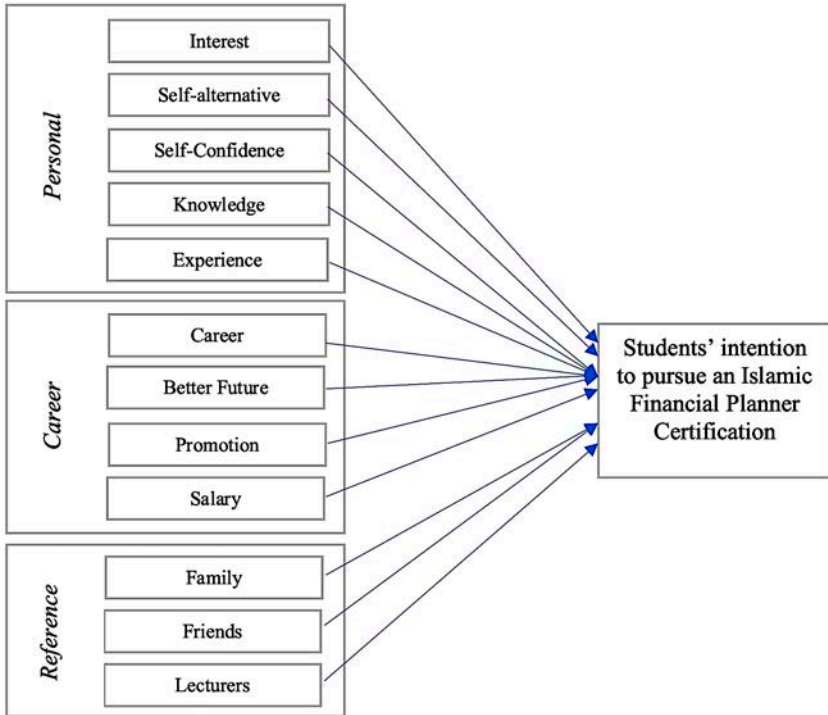
A reference group, as defined by Bearden & Etzel (1982), comprises individuals or groups who significantly impact another individual's behaviour. Reference groups, such as parents, friends, teachers, and guidance counsellors, play a crucial role in shaping individuals' career aspirations (Agarwala, 2008; Dick & Rallis, 1991; Tillmann et al., 2020). Previous research has consistently shown that reference groups, such as parents, parental occupation, teachers, counsellors, and friends, can significantly influence students' career choices (Byrne et al., 2012; Mauldin et al., 2000; Pimpa, 2004).

Jackling et al. (2012) highlighted that parents of both Australian and international accounting students have a significant influence on their children's career decisions. This influence may be attributed to the parents' life experiences, educational backgrounds, and other factors. A similar finding was also reported by Byrne et al. (2012) and Tan & Laswad (2006) that the perceptions of referents, such as parents and teachers, influence the career decisions of students. Thus, the following hypotheses are developed:

- H10: There is a relationship between family and students' intention to pursue an Islamic Financial Planner Certification programme.
- H11: There is a relationship between friends and students' intention to pursue an Islamic Financial Planner Certification programme.
- H12: There is a relationship between lecturers and students' intention to pursue an Islamic Financial Planner Certification programme.

With reference to the aforementioned literature review, conjectures and hypotheses, the following research framework is posited (Figure 1).

Figure 1: Proposed Theoretical Framework on Students’ intention to pursue an Islamic Financial Planner Certification programme.



3.0 Methodology

3.1 Description of Methodology

As the purpose of this study is to investigate the perceptions of IBS students of the IFP Professional Certification programme, it was necessary to obtain the views of IBS students who have the potential to undergo this IFP Certification, and who have completed it. Thus, quantitative and qualitative approaches were appropriate to serve this research purpose. A quantitative method was applied to identify the factors that influence IBS students to pursue or not to pursue the IFP Certification programme. A structured self-administered questionnaire was distributed to IBS students. The qualitative approach was taken to

find out the perceptions regarding the experience of IFP Certification completion and the career opportunities this qualification provides. Focus group discussion (FGD) was conducted among IBS students who have completed the IFP Professional Certification programme.

3.2 Data Analysis

To ensure the validity and reliability of the final results, the quantitative data were analysed using the Statistical Package for Social Sciences (SPSS), involving descriptive analysis, correlation analysis, and simple linear regressions, in order to achieve the research objective while, the qualitative data collected through the FGD, were analysed using content analysis and descriptive analysis.

4.0 Findings

4.1 Demographic Characteristics of Respondents

Descriptive analysis was performed to obtain information regarding the respondents' demographic profile. From the gender perspective, out of 149 respondents, 32.9 percent are male, and 67.1 percent are female (see Table 1). In terms of the age group, more than half of the respondents (57 percent) are between the age of 22 and 23 years. Only two respondents are above 25 years old. In terms of two undergraduate courses offered by the IBS, UUM, 88 respondents (59.1 percent) are pursuing the Bachelor of Islamic Finance and Banking (BIFB) degree, while the remaining 61 respondents (40.9 percent) are Bachelor of Muamalat Administration (BMA) undergraduates. The majority of the respondents (37.6 percent) are from Semester 4, followed by Semester 6 (26.2 percent) and Semester 8 (18 percent).

Table 1: Demographic Characteristics of Respondents

Demography	Frequency	Percentage
<i>Gender</i>		
Male	49	32.9
Female	100	67.1
<i>Age</i>		
20-21 years old	19	12.8
22-23 years old	85	57.0
24-25 years old	43	28.9
> 25 Years old	2	1.3

<i>Bachelor's Degree</i>		
B. Islamic Finance and Banking	88	59.1
B. Muamalat Administration	61	40.9
<i>Current Semester</i>		
Semester 2	11	7.4
Semester 3	1	0.7
Semester 4	56	37.6
Semester 5	3	2.0
Semester 6	39	26.2
Semester 7	12	8.1
Semester 8	27	18.0
<i>Planning after graduation</i>		
Government servant	69	46.3
Private Sector	42	28.1
Further Master	17	11.4
Self-employed	6	4.1
Financial agent/Consultant	6	4.1
Other	9	6.0

4.2 Students' Intention to Pursue the Islamic Financial Planner Certification Programme in Islamic Business School

Table 2 presents the perceptions of BIFB and BMA students of the IFP Certification programme. Students were asked whether they know about the IFP Professional Certificate. The findings report that there are no significant differences in the responses received. A total of 71 respondents (47.7 percent) agreed that they know about the IFP Professional Certificate, and 78 respondents (52.3 percent) declared that they have no information about it. Further investigation reveals that BIFB students have better knowledge than BMA students about the Certificate. When asked about their intention to pursue the IFP Professional Certification programme, the majority of the respondents (112 respondents, 75.2 percent) said that they have the intention to register for the programme offered by any legitimate institution. It is obvious that BIFB students have higher intentions to take the IFP Certification programme offered, constituting 59.8 percent of the 112 respondents. Only 24.8 percent of the IBS students said that they do not want to pursue the IFP Certification programme.

With regards to the students' awareness of the IFP Certification programme offered by the IBS, 77 respondents (51.7 percent) are

aware of it, and the remaining 72 respondents (48.3 percent) are not. However, the majority of the respondents replied “yes” or “under consideration” to pursuing the IFP Certification programme offered in IBS. Only 7.4 percent of respondents have no intention to take IFP Certification programme offered by IBS.

Table 2: Perception of the Islamic Business School students on Islamic Financial Planner Certification Programme by Degree Programme.

	Bachelor of Islamic Finance and Banking (BIFB)	Bachelor of Muamalat Administration (BMA)	Total Response
<i>Do you know about the Islamic Financial Planner (IFP) Professional Certification programme?</i>			
Yes	52 (73.2%)	19 (26.3%)	71 (47.7%)
No	36 (46.2%)	42 (53.8%)	78 (52.3%)
<i>Do you plan to take the IFP Professional Certification programme offered by any qualified institution?</i>			
Yes	67 (59.8%)	45 (40.2%)	112 (75.2%)
No	21 (56.8%)	16 (43.2%)	37 (24.8%)
<i>Are you aware that the Islamic Business School (IBS) offers a IFP Professional Certification programme for IBS students?</i>			
Yes	53 (68.8%)	24 (31.2%)	77 (51.7%)
No	35 (48.6%)	37 (51.4%)	72 (48.3%)
<i>Will you take the IFP Professional Certification programme offered by IBS?</i>			
Under consideration	49 (60.5%)	32 (39.5%)	81 (54.4%)
Yes	35 (61.4%)	22 (38.6%)	57 (38.2%)
No	4 (36.4%)	7 (63.6%)	11 (7.4%)

4.3 Descriptive Statistics of the Variables

Table 3 presents the descriptive statistics of the dependent and independent variables used in this study to examine the determinants of IBS students' intention to pursue the IFP Certification programme. All items were measured on a five-point Likert Scale, with ‘1’ indicating “strongly disagree” to ‘5’ indicating “strongly agree.” As for the dependent variable, students were asked whether they have any

intention or plan to take the IFP Certification programme offered in IBS, UUM.

Based on the results in Table 2, the mean for students' intention is 3.959 with a minimum of 2 and a maximum of 5. This indicates that IBS students have higher intentions to pursue the IFP Certification programme offered in the IBS, UUM.

From the dataset, the highest mean shows the determinants of IBS students' intention to pursue the IFP Certification programme whereby respondents are interested to learn more about the IFP Certification programme (4.372), and the lowest mean is friends (3.14). The mean value for career, self-confidence, better future, and promotions is 4.2, with standard error ranging from 0.06 to 0.8. This implies that most of the potential IFP holders have their own interest to know about IFP in greater depth.

Therefore, students are not influenced too much by friends. Six factors indicate a minimum level of 1 and a maximum level of 5, i.e., their self-alternative, friends, family, lecturers, knowledge and experience. Table 2 above illustrates a minimum of 2 and a maximum of 5 rating for the variables, such as career, self-confidence, better future, promotion, salary and interest. All the independent variables are skewed to the left or negatively skewed at a range of -0.5 to +0.5 (approximately symmetric) and kurtosis between -2 and +2. Therefore, it is considered acceptable in order to prove normal univariate distribution (George & Mallery, 2010).

Table 3: Descriptive Statistics of Dependent & Independent Variables Used

Items	Variable	Mean	Std. Dev.	Kurt.	Skew.	Min.	Max.
Dependent Variable							
I plan to take the IFP Certification programme offered in IBS.	Student intention	3.959	0.069	-1.188	-0.121	2	5
Independent Variables							
I am interested in learning	Interest	4.372	0.716	-0.194	-0.805	2	5

more about Islamic financial planning.							
No party influenced me to take the IFP Certification programme.	Self-alternative	4.000	0.89	-0.36	-0.48	1	5
The IFP Certification programme can increase my confidence.	Self-confidence	4.228	0.771	-0.483	-0.602	2	5
Knowledge in finance motivated me to take the IFP Certification programme.	Knowledge	3.848	0.9	0.47	-0.564	1	5
Life experience motivated me to take the IFP Certification programme.	Experience	3.634	0.941	-0.15	-0.219	1	5
IFP Certificate is important for my career.	Career	4.179	0.805	-0.816	-0.500	2	5
IFP Certificate holders have a bright future.	Better Future	4.159	0.788	-0.736	-0.462	2	5
Holders of the IFP Certificate will have wider promotion opportunities in an organisation.	Promotion	4.221	0.786	-0.608	-0.587	2	5
Holders of the IFP Certificate will have the opportunity to get a job with a higher salary.	Salary	4.145	0.841	-0.864	-0.493	2	5

My family encouraged me to take the IFP Certification programme.	Family	3.29	1.034	-0.174	-0.11	1	5
Friends encouraged me to take the IFP Certification programme.	Friends	3.145	1.112	-0.468	-0.045	1	5
Lecturers encouraged me to take the IFP Certification programme.	Lecturers	3.628	1.013	0.08	-0.455	1	5

4.4 Determinants of Students’ Intention to Pursue the Islamic Financial Planner Certification Programme

Table 4 displays the regression analysis of the determinants of IBS students’ intention to pursue the IFP Certification programme. The findings of the study are that personal motivation (interest and self-confidence) and career opportunity (career and promotion) drive IBS students’ intention to pursue the IFP Certification programme. Moreover, reference groups, such as family, friends, and lecturers, do not play a role in motivating IBS students to pursue the IFP Certification programme.

As students of the BIFB and BMA programmes in UUM, IBS students are expected to have an enthusiastic interest in Islamic financial planning as part of their practical knowledge on Islamic finance. As stated in hypothesis H1, students’ interest to learn more about Islamic financial planning is positively significant in influencing their intention to pursue the IFP Certification programme during their study ($\beta_1 = 0.221$, $t\text{-value} = 2.998$, $p < 0.05$). This finding is in tandem with Jackling & Calero (2006) and Karlsson & Noela (2022). This implies that IBS needs to ignite the students' interest by providing them more knowledge about Islamic financial planning in order to encourage them to pursue the IFP Certification programme.

As predicted in hypothesis H2, the results indicate that there is a significantly positive influence of self-confidence and intention on

students' intention to pursue the IFP Certification programme ($\beta_2=0.332$, $t\text{-value} = 3.983$, $p<0.05$). Students with self-confidence may have a strong belief in their ability to acquire new skills and knowledge. They may see pursuing a professional certificate as a means to enhance their existing skills or acquire new ones, which can boost their confidence further. Self-confident individuals also may view a professional certificate as a way to gain a competitive advantage in the job market. They may believe that having this additional qualification will set them apart from other candidates, reinforcing their self-assurance.

The finding support hypothesis H6 that the IFP Certificate is significantly important for their career opportunities ($\beta_6= 0.236$, $t\text{-value} =2.75$, $p<0.05$). Career opportunities impact the decision of students to become qualified in Islamic finance. IBS students generally claim that a professional qualification in Islamic Finance would offer them excellent work opportunities. They perceive that future employment opportunities in the Islamic finance field can affect their career choice. The probability of the uptake of the IFP course can be enhanced as students perceive that this course offers exceptional work prospects.

The findings also show that promotion opportunities in their career in future negatively influences their intention to pursue the IFP Certification programme during their study, which rejects hypothesis H8. However, the relationship is weak as the p-value is above 0.05. ($\beta_8= 0.368$, $t\text{-value} = 3.983$, $p<0.05$). This result is expected as the IFP programme only provides basic tenets and principles on Islamic financial planning, while getting promoted needs the holder to significantly contribute to the organization's performance. Hence, career promotion by having an IFP Certificate is highly recommended to promote this programme among IBS students in UUM.

Table 4: Regression Analysis of the Determinants of IBS Students' Intention to Pursue the IFP Certification Programme.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.481	0.293		-1.642	0.103

Interest	0.262	0.088	0.221	2.998	0.003
Self-alternative	0.025	0.052	0.026	0.479	0.633
Self-confidence	0.368	0.092	0.332	3.983	0.000
Knowledge	0.110	0.072	0.115	1.514	0.132
Experience	0.016	0.063	0.018	0.255	0.799
Career	0.250	0.091	0.236	2.750	0.007
Better Future	0.130	0.090	0.121	1.439	0.152
Promotion	-0.215	0.110	-0.199	-1.953	0.053
Salary	0.019	0.096	0.018	0.195	0.846
Family	0.028	0.056	0.033	0.494	0.622
Friends	0.025	0.050	0.032	0.502	0.616
Lecturers	0.065	0.058	0.077	1.125	0.263
<i>R-squared: 0.682</i>		<i>Adj. R-squared: 0.654</i>		<i>F-value (p-value): 24.30 (0.001)</i>	

4.5 Perception of Students of the Islamic Financial Planner Certification Programme

This section explores the perceptions of IBS students who have completed the IFP Certification programme. When they were asked about factors that contributed to their decision to pursue the IFP Certification programme, most of them agreed that their IBS seniors and lecturers, as well as their own interest, motivated them to pursue the IFP Certification programme, even though they do not have any intention or plan to be financial planner in the future (see Table 5).

RI: "I was encouraged by a senior who had taken IFP. I think this certificate is good for finding job opportunities".

Since students have less information on the IFP Certification programme, most of them decided to ask their lecturers' and seniors' opinion about the programme before making any decision to pursue this Certification.

RI: "...always ask the lecturer's opinion regarding the IFP certificate. So many people recommend taking IFP.....".

Some of the respondents believed that having an IFP Certificate is value added to their first degree as career opportunities are now challenging and require them to compete with other candidates.

R4: "...I only took it to add value. There is an opportunity, just grab it. Even the lecturers are encouraging to take it..."

In terms of the relevance of the IFP Certification to their current job, most respondents agreed that the IFP Certificate is not directly relevant to their current job because their job scope is not related to financial planning. However, all the knowledge received from the IFP Certification programme helps them to better understand the financial components, which is beneficial to their personal financial management.

R1: "...so far I have not applied any knowledge learned in IFP because the scope of work now is more on marketing...."

R3: "...before this, I worked with Maybank and CIMB. So far, I haven't used the IFP yet because at Maybank, it's more about collection. CIMB is a remittance bank that does not require an IFP certificate...."

R4: "Only in this IFP, we are exposed to tax, but tax in IFP is more personal, right? But I am involved with taxes for the company. So, I can easily understand because I have exposure. It's just that the tax structure is different...easy for me to understand tax exemption. It's just that the items in it are a bit different. ..for me, IFP makes it easier to understand and go in-depth for my company...."

Only one respondent who is currently working at Public Mutual as a financial planner agreed that the IFP Certificate is highly important and relevant to his career. He further posited any employee without any financial certificate, either the IFP or the CFP, is not allowed to give any training or talks. As an alternative, the company will sponsor any staff member who wants to pursue any financial certification programme. This clearly indicates that the relevance of the IFP Certificate depends on one's position and job scope.

R2: "My job really requires an IFP or CFP. Because if I don't have the certificate, I can't do any training or talk... It's not allowed. IFP is a big license. I don't need to take another certificate to give any talk for now....when we have this IFP, the exposure to financial information is wider..."

When asked for their opinion on whether or not IBS students should take the IFP Certification programme, most of them feel that the

IFP Certificate is not an important requirement. However, it depends on the student's financial ability, planning for future career, a positive attitude, and interest in IFP certification. Since pursuing the IFP Certification programme involves a cost in terms of fees payable, it is important for the students to make sure that they have the financial ability. They opined that students with better financial ability must be highly encouraged to take the IFP programme as the Certificate is beneficial not only for their future career opportunities, but also for their personal financial management. Besides, they can use all the knowledge received from the IFP Certification programme to help their family and friends in financial planning. Some of the FGD respondents agreed that planning for future career and attitude towards the IFP Certification programme are also important for the students when considering pursuing the IFP Certification programme. Students who plan to be a financial planner and believe that the IFP Certificate can be of added value to their first degree must be encouraged to pursue the IFP Certification programme.

R2: "...Those who do not have any financial problem, they can take IFP as a value added... because we know that to take IFP, we have to pay the fee. ... not all students have money to pursue IFP....we need to look back on the fees..."

"...but, if they don't have any plan to work as a financial planner, it's okay if they don't pursue IFP. But it is good for them because they know a lot about finances. How to calculate zakat. Tax. ... personal financial planning..."

"...in the process of looking for a job, I think it's great that I already have IFP. When I have an IFP, it's easy for me to get an interview because I have added value as IFP certificate holder...."

Some of the respondents mentioned that students who have a deep interest in Islamic Financial Planning knowledge are highly recommended to take the IFP Certification programme. This is because their interest can augment their ability to complete the IFP Certification programme. In addition, complex learning modules require students' commitment and passion.

R1: "...it actually depends on their interest. If they have high interest to know more about financial knowledge, they can pursue the IFP Certification programme"

R4: “...they can pursue IFP if they have interest in that...we cannot force.....because the module is complex..”.

Table 5: Perception of IFP Certificate Holders of the Islamic Financial Planner Certification Programme.

Questions	Quotations	Codes
What motivates you to take the Islamic Financial Planner (IFP) Professional Certification programme?	<p>R1: <i>“...I was encouraged by a senior who had taken IFP. I think this Certificate is good for finding job opportunities. Always ask the lecturer's opinion regarding the IFP certificate. So many people recommend taking IFP. IFP is useful as a job opportunity...”.</i></p> <p>R2: <i>“I never planned to become a financial planner. The lecturer told me to take IFP. It is value added. If you want to take it outside of IBS, it is more expensive. There is no harm in taking it because it is not too expensive... The lecturer encouraged me to take IFP...”.</i></p> <p>R3: <i>“...during my first degree, I studied the topic of zakat. But not taught in detail. So, while taking IFP, this topic was discussed in more detail, how to calculate zakat... I'm interested in calculations, that's why I took IFP.... There is encouragement from the lecturer...the content is interesting to me. There are many calculation topics in the module. I am very interested to know...”.</i></p> <p>R4:</p>	<p>Previous IBS senior.</p> <p>Lecturers</p> <p>Interest</p>

	<p><i>"...I only take it to add value. There is an opportunity, just grab it. Even the lecturers are encouraging me to take it. Many friends also took it. Parents also support if I want to pursue IFP certification....I don't regret taking IFP. Especially calculations related to zakat, tax... those things will be useful when I go out... So if family or friends want to know, we can help them because we already know how to calculate zakat, retirement plan, and so on.....Knowledge that not everyone can have..."</i></p>	
<p>Is the IFP Certificate relevant to your current career?</p>	<p>R1: <i>"...so far, I have not applied any knowledge learned in IFP because the scope of work now is more on marketing. But still in the process of looking for a job related to financial scope..."</i></p> <p>R2: <i>"...in the scope of my work, it is mandatory to have a financial certificate. It doesn't matter if it's IFP or CFP. So, luckily I have IFP..."</i></p> <p><i>"Before this, I didn't even know the function when I would use IFP. So, now I have to use IFP to work. It's very fortunate. Other staff who do not have IFP must pursue financial planner certificate...the company will pay for the fees. But most of the staff take CFP. And the time period to take is quite long. One year to get a certificate. I'm different because I already have IFP certificate. Company just pays membership only..."</i></p>	<p>Depends on the position and job scope</p>

	<p><i>“My job really requires an IFP or CFP. Because if I don't have the certificate, I can't do any training or talk... It's not allowed.</i></p> <p><i>IFP is a big license. I don't need to take another certificate to give any talk for now.</i></p> <p><i>“...when we have this IFP, the exposure to financial information is wider... ”.</i></p> <p>R3:</p> <p><i>“...before this, I worked with Maybank and CIMB. So far, I haven't used the IFP yet because at Maybank it's more about collection. CIMB is a remittance bank that does not require an IFP certificate”.</i></p> <p>R4:</p> <p><i>“...before this, I worked in the audit and accounting department. So, I did not directly use the knowledge from IFP...Only in this IFP, we are exposed to tax, but tax in IFP is more personal, right? But I am involved with taxes for the company. So, I can easily understand because I have exposure... It's just that the tax structure is different...easy for me to understand tax exemption... It's just that the items in it are a bit different. ...for me, IFP makes it easier for me to understand and go in-depth for my company...”.</i></p> <p><i>“To create an account, I am involved with zakat. But zakat for the company is a little different. But it's easier to understand because I already have basic knowledge”.</i></p>	
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<p>Do students who graduate from Islamic Business School (IBS) need to have an IFP Certificate?</p>	<p>R1: <i>"...if I want to say it's necessary, it's not. Anyone who is interested can take IFP certificate. This is because if one does not work in finance, one still can use it for one's personal financial management....a person can also take IFP to help people".</i></p> <p><i>"...because when we stay within UUM groups, we feel that there are many people who know about financial planning, because we are in that group. But when we go out, apparently, we will realize that many people don't know about Islamic finance...about zakat, retirement plan, tax... At least, when we have IFP Certificate, we can help others".</i></p> <p>R2: <i>"...if students already have plans to work in a finance-related field, especially as a financial planner, they are encouraged to take the IFP. Many advantages, cheap..."</i></p> <p><i>"...when I had IFP, when I was looking for a job at Public Mutual, many people said wow... people asked how I could have IFP..."</i></p> <p><i>"If outsiders want to pursue the IFP Certificate, it will take a long time. As you know... we are special because we have IFP challenge status... We can finish the Certificate within a week only... young graduates already have IFP.... the company does not have to</i></p>	<p>Interest</p> <p>Plan for future career</p> <p>Value added</p>
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	<p><i>pay because I already have the Certificate... ”.</i></p> <p><i>“...but, if they don't have any plan to work as a financial planner, it's okay if they don't pursue IFP. But it is good for them because they know a lot about finances. How to calculate zakat. Tax. ... personal financial planning... ”.</i></p> <p><i>“...in the process of looking for a job, I think it's great that I already have IFP. When I have an IFP, it's easy for me to get an interview because I have added value as IFP Certificate holder”.</i></p> <p>R3: <i>“...it cannot be denied, if you want to enter the banking field, this IFP is a value added. Before this, I saw there are candidates who do not have IFP, and I have IFP, I was given the opportunity and got the job. That is value added to graduates who are IFP holders... ”.</i></p> <p>R4: <i>“...for me, it is good for them to hold IFP Certificate as a value added... nowadays, job opportunity is limited. We need to compete with others... ”.</i></p>	
<p>Do you encourage Islamic Business School (IBS) students to pursue IFP Certification?</p>	<p>R1: <i>“...it actually depends on their interest. If they have high interest to know more about financial knowledge, they can pursue IFP Certification.</i></p> <p>R2: <i>“...Those who do not have any financial problem, they can take IFP as a value added... because we know that to take IFP, we have to pay the fee. ... not all</i></p>	<p>Financial ability</p> <p>Interest</p> <p>Value added</p>

	<p><i>students have money to pursue IFP...we need to look back on the fees... ”.</i></p> <p><i>“...in terms of difficulties, that is not too difficult. May be because we have exposure during the class since we are Islamic banking students... ”.</i></p> <p>R3: <i>“... I agree with respondent 2...we need to pay to take IFP. So, if they have money, they can pursue IFP... depends on their financial ability”.</i></p> <p>R4: <i>“...they can pursue IFP if they have interest in that...we cannot force. Because the module is complex... ”.</i></p>	
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5.0 Conclusion

This study explores the perceptions and attitudes of IBS students of the IFP Professional Certification programme offered by IBS in collaboration with IBFIM. This research focuses on those who have completed the programme and who have the potential to undergo IFP training because their perceptions of and attitudes to the IFP Certification programme can have a significant impact on the success and continuity of the industry collaboration between IBS and IBFIM in providing IFP Certification training to the students and industry players. The analysed data from the questionnaire distributed to IBS students reveal that there are four main factors that contribute to students' desire to follow the IFP Certification programme, i.e., interest in Islamic financial planning, increased self-confidence, the importance of IFP in careers, and increased opportunities for promotion. In order to understand students' perceptions in-depth, this study conducted a FGD with students who have completed the IFP Certification programme. The findings of the FGD show that students' seniors and lecturers, and high interest in finance, have motivated them to pursue the IFP Certification programme. They also posited that holding the IFP Certificate is not an important requirement for the IBS students for their future careers; however, they agreed that the IFP Certificate

provides added value since the current job opportunities are more challenging, especially when many graduates are competing for a job. Besides, knowledge received from the IFP Certification modules is not just for career advancement, but for students' personal financial management ability. The FGD respondents suggested that IBS students should pursue the IFP Certification programme if they have the ability to pay the fees and have a higher interest in gaining Islamic financial planning knowledge.

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