

How to Cite

Dewi, A. A. S. M. S., Mimba, N. P. S. H., Rasmini, N. K., & Dewi, L. G. K. (2025). Does self-efficacy, adversity intelligence, and career development effect interest in obtaining a certificate in accounting, finance, and business?. *International Journal of Business, Economics and Management*, 8(1), 35-44.
<https://doi.org/10.21744/ijbem.v8n1.2376>

Does self-efficacy, adversity intelligence, and career development effect interest in obtaining a certificate in accounting, finance, and business?

Anak Agung Sagung Mas Swandari Dewi

Faculty of Economics and Business, Udayana University, Denpasar, Indonesia
Corresponding author email: swandari@gmail.com

Ni Putu Sri Harta Mimba

Faculty of Economics and Business, Udayana University, Denpasar, Indonesia

Ni Ketut Rasmini

Faculty of Economics and Business, Udayana University, Denpasar, Indonesia

Luh Gede Krisna Dewi

Faculty of Economics and Business, Udayana University, Denpasar, Indonesia

Abstract---*This study aims to examine the influence of self-efficacy, adversity intelligence and career development on interest in obtaining Certification in Accounting, Finance, and Business (CAFB). Theory of Planned Behavior and expectation theory in the context of career development are used as a theoretical basis in this study to explain the effect of self-efficacy, adversity intelligence, and career development on interest in obtaining CAFB. This study used a sample of 180 students of the Master of Accounting Study Program at Universities in Bali. The sampling method used is non-probability sampling. This study uses primary data derived from the results of questionnaire answers that have been distributed to respondents. The analysis technique in this study uses a Structural Equation Modeling (SEM) approach based on Partial Least Squares. The results of the analysis show that self-efficacy, adversity intelligence, and career development have a significant positive influence on interest in obtaining CAFB.*

Keywords---*Adversity Intelligence, Career Development, Interest, Self-Efficacy.*

Introduction

The interest of a student, of course, can be by following or obtaining a Certificate in Accounting, Finance and Business (CAFB) certification. So that after completing this certification, students can continue to the professional accountant certification level. That way, the interest of students who want to obtain this CAFB certification, of course, will slowly cover the imbalance in the availability of professional accountants with the number of entities that want the services of professional accountants (Muhani et al., 2024). The Indonesian Institute of Accountants issues the Certificate in Accounting, Finance, and Business (CAFB) as the basic level for professional accountant certification, Chartered Accountant (CA) is a qualification that emphasizes mastery of essential knowledge and skills in finance, accounting, and business. CAFB is adopted from The Institute of Chartered Accountant in England and Wales (ICAEW) foundation level certification known as CAFB quoted from the site (iaiglobal.or.id). The basic level exam is the foundation for preparing participants to take the professional level exam (Karaca-Atik et al., 2023).

The interest of someone who wants to obtain CAFB certification as described in the Theory of Planned Behaviour (TPB) is a motivating factor for individuals to do or not do a certain behavior. The emergence of interest

based on TPB is seen from three aspects, behavioral belief, normative belief, control belief (Ajzen, 2005). Students who have an interest in becoming accountants will certainly be influenced by several factors, namely self-efficacy, adversity intelligence and career development. With the three aspects of TPB when associated with the variables under study, these three aspects can influence a person's interest in acting through belief in the expected results, besides encouraging career development through the influence of social norms, and strengthening individual abilities (self-efficacy) to overcome obstacles (adversity intelligence) in achieving the desired career goals. These three beliefs support each other in shaping intentions, behavior, and professional development (Hensellek et al., 2023).

Self-efficacy is a person's belief about their ability to mobilize the motivation, cognitive abilities, and actions needed to succeed in certain activities (Dewi, 2020). Self-efficacy can be developed through learning, experience and feedback (Bandura, 1977). Self-efficacy is a belief in oneself in the ability to manage and carry out tasks effectively so that people can achieve their desired goals and the ability to estimate the amount of effort needed to achieve these goals (Febriansyah & Wibosono, 2022). Based on previous research by Arghode et al. (2021), Pratama & Rahmaita (2023), Janrosl (2023), Nuraini et al. (2021), which obtained the result that self-efficacy affects interest. From the explanation of some of these studies, it can be said that if a student has higher self-efficacy they will be more interested and will make more efforts to achieve or obtain CAFB certification. Meanwhile, research by Retnoningsih et al. (2023), Nurhayati et al. (2023), and Putri et al. (2022), has results that have no effect on interest in becoming a public accountant.

Considering self-efficacy, it is also closely related to the existence of adversity intelligence. Adversity intelligence is the concept of personal qualities that a person has in facing various difficulties and efforts to achieve success in various fields in his life (Stoltz, 2000). Those who have high adversity intelligence tend to be more prepared to face various problems and challenges so that they can use them as opportunities for success. Based on several previous studies by Paramita & Sari (2019), Azizah & Hariyanto (2022), Hudiyani et al. (2021), and Maryati & Dwirandra (2021), who found the results that adversity intelligence affects interest. So, if it is related to students, then high adversity intelligence will make them want to be different (better) from their peers, and later it is expected to increase their interest, which means they are more interested in obtaining the CAFB certification. But on the contrary, in the research of Mulyani (2024), Ayem & Yulianti (2024), Dewi & Dewi (2023), and Susanti & Afiqoh (2023), the results of adversity intelligence did not affect the interest in obtaining certification.

Career development is a change in values, attitudes, and motivation that occurs in a person, because with increasing age it will become more mature (Hamali, 2018). Everyone must accept the fact that their existence in the future depends on competitive human resources because otherwise they will experience setbacks and eventually be eliminated due to their inability to face competition in the world of work. Career development is one of the functions of career management. It is the process of identifying the career and material potential of a student who will later enter the world of work and implementing appropriate ways to develop this potential (Pakpahan et al., 2024). For those who have high career development, it will increase students' interest in obtaining the CAFB certification. Some previous studies, Umbokahu (2022), Pakpahan et al. (2024), Ginanjar (2020), and Nikiyuluf (2021) found that career development affects interest in becoming a public accountant.

In this study, there are three variables, namely self-efficacy, adversity intelligence, and career development which are students' self-beliefs in their desire or interest in obtaining CAFB certification, and using Theory of Planned Behavior (TPB) as the grand theory of this study to find out what factors can and cannot influence students' interest in obtaining CAFB certification.

Literature Review and Hypotheses Development (Quantitative) or Literature Review (Qualitative)

Students who have high self-efficacy feel they have control over their behavior, which increases their desire and likelihood to behave in a desired way. Thus, it is very important to determine how one will act in a particular situation. This indicates that the high self-efficacy of a student will increase the student's interest in obtaining CAFB certification.

Previous studies, Arghode et al. (2021), Pratama & Rahmaita (2023), Janrosl (2023), Safira (2022), Natalia & Wi (2021), Faiz et al. (2024), Pradani et al. (2022), Febriansyah & Wibosono (2022), Aryadi & Ratnadi (2022), Nuraini et al. (2021), Jassin & Dewi (2023) and Sihombing (2024) have results that self-efficacy has an influence on interest. H1: Self-Efficacy has a positive effect on accounting students' interest in obtaining Certification in Accounting, Finance and Business.

Adversity intelligence informs individuals about their ability to deal with difficult circumstances or situations and the ability to overcome them, predicts individuals who are able and unable to face difficulties, predicts those who will exceed and those who will fail to exceed expectations for their performance and potential, and predicts

individuals who will give up and who will survive in the face of adversity (Paramita & Sari, 2019). A person with high adversity intelligence tends to be more prepared to face various challenges and able to solve problems quickly to achieve success, Hulaikah et al. (2020). This indicates that the high adversity intelligence of a student will affect student interest in obtaining CAFB certification.

Previous studies by Paramita & Sari (2019), Azizah & Hariyanto (2022), Hudiyani et al. (2021), Maryati & Dwirandra (2021), Motiara & Dewi (2022), Ningsih & Nurrahmah (2020), Rabia & Primasari (2021), Halimah & Trisnawati (2022), Fitri (2019), Rakhmadiningrum et al. (2021), Zulaika & Sari (2023), Aulia et al. (2024), Azizah (2024), Arif et al. (2020), and Doko & Tipa (2023) found that adversity intelligence has an influence on interest.

H2: Adversity intelligence has a positive effect on accounting students' interest in obtaining Certification in Accounting, Finance and Business.

According to the Theory of Planned Behavior, perceived behavioral control refers to individuals' beliefs about their ability to control and achieve career development. If individuals feel they have the resources (such as time, support, or skills) and ability to develop their careers, they will be more likely to take the necessary actions. In addition, the supporting theory of expectancy theory according to Savickas (2005) provides a strong framework for understanding how individual expectations influence career development. So, when students have a high level of career development, they can empower the things that hinder them to become opportunities, which in turn encourage them to behave.

Previous studies by Umbokahu (2022), Pakpahan et al. (2024), Ginanjar (2020), and Nikiyuluf (2021) found that career development has an influence on interest.

H3: Career development has a positive effect on accounting students' interest in obtaining Certification in Accounting, Finance and Business.

Method

The population of this study was students of the Master of Accounting Study Program in Bali in the 2024/2025 academic year. The sampling technique in this study used a non-probability sampling method, namely saturated sampling. Saturated sampling is a sampling determination in which all members of the population are used as samples, usually applied when the population size is relatively small or the research requires data collection from the entire population to ensure representative results.

The reason for choosing this sampling technique is that all students of the Master of Accounting Study Program are considered mature in terms of thinking and decisions to determine their next career after graduation. In addition, currently obtaining a CA degree is very difficult, so by obtaining a CAFB, which is the initial stage of certification to be able to continue to the professional certification level. If you look at undergraduate graduates outside Udayana University, they do not require a certification for undergraduate graduation.

The data collection method in this study is a method using a questionnaire distributed online via google form to Master of Accounting Study Program students in Bali. The way researchers distribute questionnaires is through a series of questions that have been compiled and then given to respondents regarding variables of interest, self-efficacy, adversity intelligence, and career development.

This study, using quantitative data analysis, as the analysis technique. The analysis technique using quantitative data means testing and analyzing data with numerical calculations and then drawing conclusions from the analysis. The software used is SmartPLS.

Results and Discussion

Convergent Validity

Convergent validity is used to prove that the statements of each latent variable can be understood as intended by the researcher. Measurement of convergent validity can be seen from the correlation between the indicator score and the variable score. Indicators are considered valid if they have an AVE value above 0.5. However, for early-stage research from the development of a measurement scale, a loading factor value of 0.5 - 0.6 is still considered sufficient (Ghozali & Latan, 2020). The results of the convergent validity measurement can be seen in Table 1 and Table 1 as follows:

Table 1
Convergent Validity

Primary Data, 2024	
Variable	Average variance extracted (AVE)
Self-Efficacy	0,561
Adversity Intelligence	0,617
Career Development	0,580
Interest in Obtaining CAFB	0,590

Table 2
Outer Loadings

Variable	Indicator	Outer Loadings	Result
<i>Self-Efficacy</i>	X _{1.1}	0,748	VALID
	X _{1.2}	0,766	VALID
	X _{1.3}	0,767	VALID
	X _{1.4}	0,728	VALID
	X _{1.5}	0,706	VALID
	X _{1.6}	0,752	VALID
	X _{1.7}	0,794	VALID
	X _{1.8}	0,724	VALID
	X _{1.9}	0,750	VALID
Adversity Intelligence	X _{2.1}	0,799	VALID
	X _{2.2}	0,807	VALID
	X _{2.3}	0,786	VALID
	X _{2.4}	0,800	VALID
	X _{2.5}	0,761	VALID
	X _{2.6}	0,799	VALID
	X _{2.7}	0,801	VALID
	X _{2.8}	0,727	VALID
Career Development	X _{3.1}	0,798	VALID
	X _{3.2}	0,784	VALID
	X _{3.3}	0,760	VALID
	X _{3.4}	0,769	VALID
	X _{3.5}	0,740	VALID
	X _{3.6}	0,718	VALID
Interest in Obtaining CAFB	Y ₁	0,790	VALID
	Y ₂	0,829	VALID
	Y ₃	0,753	VALID
	Y ₄	0,740	VALID
	Y ₅	0,715	VALID
	Y ₆	0,776	VALID

Primary Data, 2024

Based on Table 1, all variables in this study have an AVE value > 0.5. In addition, based on Table 2, it shows that all loading factor values show values above 0.5, which means they have met the criteria. Therefore, it can be concluded that each indicator and variable in this study has met the criteria for convergent validity.

Discriminant Validity

Discriminant validity contained in the measurement model with reflective indicators is seen from the cross-loading value. Indicators are said to be discriminantly valid if the construct correlation with the construct item itself is greater than the construct correlation with other items. The results of discriminant validity can be seen in Table 3 below.

Table 3
Cross Loading

	Self-Efficacy	Adversity Intelligence	Career Development	Interest in Obtaining CAFB
X _{1.1}	0,748	0,428	0,366	0,545
X _{1.2}	0,766	0,423	0,382	0,486
X _{1.3}	0,767	0,331	0,447	0,487
X _{1.4}	0,728	0,373	0,390	0,474
X _{1.5}	0,706	0,457	0,394	0,524
X _{1.6}	0,752	0,435	0,370	0,442
X _{1.7}	0,794	0,438	0,408	0,507
X _{1.8}	0,724	0,496	0,411	0,549
X _{1.9}	0,750	0,419	0,290	0,503
X _{2.1}	0,480	0,799	0,444	0,594
X _{2.2}	0,400	0,807	0,423	0,525
X _{2.3}	0,503	0,786	0,389	0,597
X _{2.4}	0,417	0,800	0,367	0,548
X _{2.5}	0,319	0,761	0,415	0,517
X _{2.6}	0,556	0,799	0,413	0,607
X _{2.7}	0,416	0,801	0,443	0,582
X _{2.8}	0,443	0,727	0,505	0,555
X _{3.1}	0,467	0,403	0,798	0,498
X _{3.2}	0,367	0,416	0,784	0,452
X _{3.3}	0,368	0,415	0,760	0,465
X _{3.4}	0,447	0,425	0,769	0,513
X _{3.5}	0,365	0,446	0,740	0,516
X _{3.6}	0,309	0,355	0,718	0,357
Y ₁	0,567	0,596	0,468	0,790
Y ₂	0,560	0,597	0,533	0,829
Y ₃	0,566	0,496	0,461	0,753
Y ₄	0,426	0,551	0,430	0,740
Y ₅	0,479	0,515	0,423	0,715
Y ₆	0,497	0,569	0,533	0,776

Primary Data, 2024

Based on Table 3, it can be seen that the cross loading value of each indicator of each variable is greater than the cross loadings of other variables. This shows that these indicators have met the discriminant validity criteria as measured by the cross loading value. Furthermore, if you refer to the results of Fornell-Larcker, it can be seen in Table 4 below.

Table 4
Fornerr-Larcker

	X ₂	Y	X ₃	X ₁
Self-Efficacy	0,786			
Adversity Intelligence	0,722	0,768		
Career Development	0,567	0,620	0,762	
Interest in Obtaining CAFB	0,567	0,674	0,514	0,749

Primary Data, 2024

Based on Table 4, it is obtained that the Fornell-Larcker value owned by each variable in this study has met the discriminant validity criteria.

Composite Reliability

Composite Reliability is a measuring instrument or instrument in the form of a questionnaire said to provide stable or constant measurement results, if the measuring instrument is reliable. The reliability test can be seen from the

composite reliability and Cronbach's alpha values. Indicators are said to be reliable if the Cronbach's alpha and composite reliability values are ≥ 0.7 . The results of the reliability test in this study can be seen in Table 5 below.

Table 5
Composite Reliability

Variable	Composite Reliability	Cronbach's Alpha
Self-Efficacy	0,920	0,902
Adversity Intelligence	0,928	0,911
Career Development	0,892	0,856
Interest in Obtaining CAFB	0,896	0,860

Primary Data, 2024

Inner Model Evaluation

R-Square

The statistical test of the coefficient of determination (R-square) displays the amount of variation in the dependent variable that can be explained by the independent variables in the research model. The results of testing the inner model are seen through the relationship between constructs by comparing the significance and R-square values of the research model. The dependent variable in this study is the interest of accounting students in becoming public accountants. The R-square results can be seen in Table 6 below.

Table 6
R-Square

Variable	R-Square	R-Square Adjusted
Interest in Obtaining CAFB	0,659	0,653

Primary Data, 2024

The qualitative R-square Interpretation value is 0.19 (low influence), 0.33 (moderate influence), and 0.66 (high influence). Based on Table 5.9, the R-square value of the interest variable obtained a CAFB of 0.659. This result can be interpreted that 65.9% of the construct variable of interest in obtaining CAFB is explained by the variables of self-efficacy, adversity intelligence, and career development, while 34.1% is explained by variables outside the model.

Goodness of Fit Testing

The Goodness of Fit (GoF) formula is used to measure the extent to which the model in PLS-SEM fits the data used. By calculating the average AVE and average R², so that it can determine whether the model has a good level of fit or not. The calculation results are as follows:

$$GoF = \sqrt{\text{(average AVE x average R-Square)}}$$

$$GoF = \sqrt{(0.60 \times 0.70)} = 0.42$$

$$GoF = \sqrt{0.42} = 0.648$$

Based on the above calculations, the GoF value is 0.648. This shows that the model has a good fit. This means that the model in this study can explain the data well, both in terms of construct measurement (AVE) and the relationship between variables in the structural model (R²).

Hypothesis Testing (Bootstrapping)

Hypothesis testing is used to test the truth of a statement. The basis used to conclude hypothesis testing is the output image and table values contained in the path coefficients results obtained through the bootstrapping procedure. This hypothesis testing is set with a significance level of 0.05 and two-tailed. A hypothesis can be accepted if the t-statistic value is greater than 1.96 and the p-value is below 0.05. In hypothesis testing, the original sample value

aims to determine whether a variable has a positive or negative relationship direction towards other variables. The original sample value, which is between -1 and +1 is indicated as a variable that has a negative to positive relationship (Hair et al., 2019). The following is Table 7.

Table 7
Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X ₁ -> Y	0,319	0,325	0,069	4,620	0,000
X ₂ -> Y	0,416	0,417	0,097	4,277	0,000
X ₃ -> Y	0,231	0,228	0,069	3,352	0,001

Primary Data, 2024

Based on the results of hypothesis testing of the effect of self-efficacy on interest in obtaining CAFB, the p-values are 0.000 and the t-statistic value is 4.62 and the original sample is 0.319. The p-values of $0.000 < 0.05$ and the t-statistic value of $4.62 > 1.96$ indicate that self-efficacy has a significant effect on interest in obtaining CAFB. The original sample value of 0.319 indicates a unidirectional or positive relationship between self-efficacy and interest in obtaining CAFB, where the better the self-efficacy of students, the higher the interest in obtaining CAFB. The results of testing this hypothesis indicate that the first hypothesis (H1) which states “self-efficacy has a positive effect on interest in obtaining Certification in Accounting, Finance and Business” is accepted.

Based on the results of hypothesis testing on the effect of adversity intelligence on interest in obtaining CAFB, the p-values are 0.000 and the t-statistic value is 4.28 and the original sample is 0.416. The p-values of $0.000 < 0.05$ and the t-statistic value of $4.28 > 1.96$ indicate that adversity intelligence has a significant effect on interest in obtaining CAFB. The original sample value of 0.416 indicates a unidirectional or positive relationship between adversity intelligence and interest in obtaining CAFB, where the better the adversity intelligence possessed by students, the higher the interest in obtaining CAFB. The results of testing this hypothesis indicate that the first hypothesis (H2) which states “adversity intelligence has a positive effect on interest in obtaining Certification in Accounting, Finance and Business” is accepted.

Based on the results of hypothesis testing on the effect of career development on interest in obtaining CAFB, the p-values are 0.001 and the t-statistic value is 3.35 and the original sample is 0.416. The p-values of $0.000 < 0.05$ and the t-statistic value of $3.35 > 1.96$ indicate that career development has a significant effect on interest in obtaining CAFB. The original sample value of 0.231 indicates a unidirectional or positive relationship between career development and interest in obtaining CAFB, where the better career development students have, the higher their interest in obtaining CAFB. The results of testing this hypothesis indicate that the first hypothesis (H3) which states “career development has a positive effect on interest in obtaining Certification in Accounting, Finance and Business” is accepted.

Conclusion, Implication and Limitation

Self-efficacy has a positive effect on interest in obtaining CAFB, meaning that the greater the self-efficacy of a student, the greater the student's interest in obtaining Certification in Accounting, Finance, and Business. Adversity intelligence has a positive effect on interest in obtaining CAFB, meaning that the greater the adversity intelligence of a student, the greater the student's interest in obtaining Certification in Accounting, Finance, and Business. Career development has a positive effect on interest in obtaining CAFB, which means that the greater the career development of a student, the greater the student's interest in obtaining Certification in Accounting, Finance, and Business (Maurer, 2001).

The results of this study provide evidence for the development of science, especially about self-efficacy, adversity intelligence, career development, and interest in obtaining CAFB, which can empirically prove the theory used in this study, namely Theory of Planned Behaviour and Expectation Theory. Theory of Planned Behaviour can explain how self-efficacy, adversity intelligence and career development owned by students can determine interest in obtaining CAFB certification. While the career development variable by getting the Theory of Hope according to Savickas in the context of career development emphasizes that students will be more motivated to develop a career if they feel that the efforts they make will produce the desired results, in the context of this study, students will be more motivated in obtaining CAFB (Sheu et al., 2018).

References

- Ajzen, I. (2005). *Attitudes, personality and behaviour*. McGraw-hill education (UK).
- Arghode, V., Heminger, S., & McLean, G. N. (2021). Career self-efficacy and education abroad: Implications for future global workforce. *European Journal of Training and Development*, 45(1), 1-13.
- Arif, M. F., Askandar, N. S., & Mahsuni, A. W. (2020). Analisis pengaruh persepsi profesi akuntan publik, motivasi dan kecerdasan adversity mahasiswa Universitas Islam Malang terhadap minat menjadi akuntan publik. *e_Jurnal Ilmiah Riset Akuntansi*, 9(01).
- Aryadi, I. N. H., & Dwi Ratnadi, N. M. (2022). Faktor-Faktor yang Mempengaruhi Minat Mahasiswa Program Studi Akuntansi dalam Pemilihan Karir Menjadi Akuntan Publik. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 11(10), 1256–1269.
- Aulia, R. F., Suyono, N. A., & Fitriyani, F. Y. (2024). Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Akuntansi Untuk Berkarir Menjadi Akuntan Publik. *Jamasy: Jurnal Akuntansi, Manajemen Dan Perbankan Syariah*, 4(2), 85-96.
- Ayem, S., & Yulianti, E. (2024). Faktor-Faktor yang Mempengaruhi Minat Mahasiswa Akuntansi untuk Berkarir Menjadi Akuntan Publik. *Ijacc*, 5(1), 19–22.
- Azizah, N. (2024). *Faktor-Faktor Yang Mempengaruhi Minat Menjadi Akuntan Publik: Studi pada Mahasiswa Akuntansi di PTN se-Bandung Raya* (Doctoral dissertation, Universitas Pendidikan Indonesia).
- Azizah, N., & Hariyanto, W. (2022). The Influence of Perceptions of the Public Accountant Profession, Adversity Intelligence, Financial Awards and Labor Market Considerations on the Interests of Accounting Students for a Career to Become a Public Accountant (Study of Accounting Students at. *Journal of Islamic and Muhammadiyah Studies*, 3, 10-21070.
- Balipost. (2024). Pemberdayaan UMKM Bali. Pemberdayaan UMKM untuk Bali Maju. <https://www.balipost.com>
- Bandura, A. (1977). Pdf. Self-Efficacy Beliefs of Adolescents, Vol. 84, pp. 307–337.
- Dewi, A. A. S. M. S., & Dewi, L. G. K. (2023). Moderasi Kecerdasan Adversitas dan Resiliensi Terhadap Pengaruh Motivasi Karier pada Minat Memperoleh Sertifikasi Chartered Accountant. *E-Jurnal Akuntansi*, 33(7), 1786–1795.
- Dewi, A. O. (2020). Motivasi, Gender, Self Efficacy dan pertimbangan pasar kerja terhadap minat mahasiswa untuk mengikuti ujian CPA test center di Undiknas Denpasar. *Jurnal Ilmiah Akuntansi dan Bisnis*, 5(1), 103-115.
- Dewi, I. G. A. R. P., Putri, P. Y. A., & Dewi, C. I. R. S. (2018). Niat Untuk Mengambil Sertifikasi Akuntan Dengan Pengujian Theory of Planned Behavior Dan Teori Motivasi. *JIA (Jurnal Ilmiah Akuntansi)*, 3(2).
- Doko, F. M., & Tipa, H. (2023). Pengaruh Motivasi dan Kecerdasan Advertisi Terhadap Minat Mahasiswa Akuntansi Dalam Pemilihan Karir Sebagai Akuntan Di Kota Batam. *SEIKO: Journal of Management & Business*, 6(1), 325-335.
- Faiz, S., Askandar, N. S., & Malikah, A. (2024). Pengaruh Pendapatan Yang Diharapkan, Role Model, dan Self Efficacy Terhadap Minat Berkarir Akuntan Publik (Studi kasus Mahasiswa Akuntansi Universitas Islam Malang yang Sudah Menempuh Mata Kuliah Audit). *e_Jurnal Ilmiah Riset Akuntansi*, 13(01), 365-373.
- Febriansyah, D. K. I., & Wibisono, A. F. (2022). Faktor yang Mempengaruhi Minat Mahasiswa Akuntansi terhadap Profesi Akuntan Publik. *Khazanah: Jurnal Mahasiswa*, 14(2), 64–71.
- Fitri, Y. (2019). The Role of Adversity Intelligence in Encouraging the Implementation of Islamic Work Ethics and the Impact on Accountant's Performance and Career Development of Accountants. *KnE Social Sciences*, 619-633.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, 18(1), 39-50.
- Ghozali, I., & Latan, H. (2020). Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan SmartPLS 3.0 Untuk Penelitian Empiris (Vol. 2). *Universitas Diponegoro*, 2.
- Ginanjari, Y. (2020). Pemilihan Karir Sebagai Akuntan Pada Perspektif Penghargaan Finansial Dan Personalitas. *J-Aksi: Jurnal Akuntansi Dan Sistem Informasi*, 1(2), 73-79.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis*.
- Halimah, I. N., & Trisnawati, R. T. (2022). Pengaruh Kecerdasan Emosional, Kecerdasan Intelektual, Kecerdasan Spiritual, Dan Kecerdasan Adversity Terhadap Tingkat Pemahaman Akuntansi (Studi Kasus Pada Mahasiswa Akuntansi Di Surakarta). *Eqien-Jurnal Ekonomi dan Bisnis*, 10(1), 326-335.
- Hamali, A. Y. (2018). *Pemahaman Manajemen Sumber Daya Manusia*. Yogyakarta: CAPS.
- Hensellek, S., Kleine-Stegemann, L., & Kollmann, T. (2023). Entrepreneurial leadership, strategic flexibility, and venture performance: Does founders' span of control matter?. *Journal of Business Research*, 157, 113544. <https://doi.org/10.1016/j.jbusres.2022.113544>

- Hudiyani, N. M. E., Kusumawati, N. P. A., & Hutnaleontina, P. N. (2020). Pengaruh kecerdasan adversity, pertimbangan pasar kerja dan persepsi mengenai profesi akuntan publik terhadap minat menjadi akuntan publik. *Hita Akuntansi dan Keuangan*, 1(1), 768-796.
- Hulaikah, M., Degeng, I., & Murwani, F. D. (2020). The Effect of Experiential Learning and Adversity Quotient on Problem Solving Ability. *International Journal of Instruction*, 13(1), 869-884.
- Ikatan Akuntan Indonesia. (2024). Tentang Komite Jasa Akuntan. https://kja.iaiglobal.or.id/tentang_kja
- Institut Akuntan Publik Indonesia. (2024). Standar Profesional Akuntan Publik. <https://iapi.or.id/standar-profesional-akuntan-publik/>
- Janrosl, V. S. E. (2023). Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Program Akuntansi Untuk Berkarir Sebagai Konsultan Pajak. *eCo-Buss*, 5(3), 921-934.
- Jassin, A. A., & Dewi, L. G. K. (2023). Pengaruh Pendidikan Kewirausahaan, Persepsi Kewirausahaan, dan Self-Efficacy terhadap Minat Berwirausaha Mahasiswa Akuntansi. *Co-Value Jurnal Ekonomi Koperasi dan kewirausahaan*, 14(2).
- Karaca-Atik, A., Meeuwisse, M., Gorgievski, M., & Smeets, G. (2023). Uncovering important 21st-century skills for sustainable career development of social sciences graduates: A systematic review. *Educational Research Review*, 39, 100528. <https://doi.org/10.1016/j.edurev.2023.100528>
- Kementerian Komunikasi dan Digital. (2022). Kementerian Komunikasi dan Digital. <https://www.komdigi.go.id>
- Mansyur, A. I., Chairunnisa, D., & Hidayat, D. R. (2019). Implementasi teori Super pada program layanan bimbingan dan konseling karir untuk mahasiswa perguruan tinggi. *Jurnal Psikologi Konseling*, 15(2), 474-482.
- Maryati, N. P. S., & Dwirandra, A. A. N. B. (2021). Self-Motivation and Adversity Quotient Moderates the Effect of Exam Costs on Student Interest in Taking the Chartered Accountant Certification Exam. *American Journal of Humanities and Social Sciences Research*, 5(2), 74-84.
- Maurer, T. J. (2001). Career-relevant learning and development, worker age, and beliefs about self-efficacy for development. *Journal of management*, 27(2), 123-140. [https://doi.org/10.1016/S0149-2063\(00\)00092-1](https://doi.org/10.1016/S0149-2063(00)00092-1)
- Motiara, I., & Dewi, R. M. (2022). Korelasi Antara Persepsi Mahasiswa Tentang Profesi Keguruan dan Adversity Intelligence Dengan Minat Menjadi Guru. *Jurnal Pendidikan Ekonomi (JUPE)*, 10(2), 161-171.
- Muhani, U., Fahrizal, M., & Nurmala, N. (2024). Strategies of resources development in human with accessing the competitive right of the organization. *International Journal of Business, Economics and Management*, 7(1), 35-42. <https://doi.org/10.21744/ijbem.v7n1.2254>
- Mulyani, N. I. M. (2024). *Pengaruh Nilai Sosial, Pertimbangan Pasar Kerja, Dan Kecerdasan Adversity Terhadap Minat Mahasiswa Akuntansi Di Yogyakarta Untuk Berkarir Sebagai Akuntan Publik* (Doctoral dissertation, UIN Sunan Kalijaga Yogyakarta).
- Natalia, P. (2021). Pengaruh Motivasi, Self Efficacy, Pertimbangan Pasar Kerja, Penghargaan Finansial, Pengakuan Profesional, dan Nilai-nilai Sosial Terhadap Minat Mahasiswa Universitas Buddhi Dharma Berkarir di Bidang Perpajakan (Studi Kasus Pada Mahasiswa Akuntansi Unive. *Prosiding: Ekonomi dan Bisnis*, 1(1).
- Nikiyuluf, M. D. K. (2021). Pengaruh Faktor Pertimbangan Pasar Kerja, Pengakuan Profesional, Penghargaan Finansial, Nilai Sosial, dan Pengembangan Karir terhadap Minat Mahasiswa untuk Berkarir Sebagai Akuntan Publik (Study Kasus Mahasiswa S1 Prodi Akuntansi Syariah Angkatan 2017-2018. IAIN Tulungagung. 68-84.
- Ningsih, R., & Nurrahmah, A. (2020). Minat Berwirausaha Mahasiswa Ditinjau Dari Self Efficacy Dan Adversity Quotient. *JPEK (Jurnal Pendidik. Ekon. dan Kewirausahaan)*, 4(2), 161-174.
- Nuraini, U., Susilowati, N., Khoirunnisa, K., Ananda, D. S., & Febriyanti, I. D. A. (2021). Pengaruh Personality Motivation, Self-Efficacy, dan Career Adaptability Terhadap Komitmen Karir. *Business and Accounting Education Journal*, 2(2), 139-151.
- Nurhayati, E., Rahmawati, T., & Marliani, N. (2023). Era Digitalisasi: Keberminatan Profesi Akuntan Publik di Kalangan Mahasiswa Sarjana Akuntansi. *E-Jurnal Akuntansi*, 33(11).
- Pakpahan, R., Mardi, & Handarini, D. (2024). Pengaruh Lingkungan Keluarga, Pengembangan Karir dan Motivasi Gelar Terhadap Minat Mengikuti Pendidikan Profesi Akuntansi (PPAk). *Cendikia: Jurnal Pendidikan Dan Pengajaran*, 2(3), 407-419.
- Paramita, P. V. Y. S., & Sari, M. M. R. (2019). Pengaruh Persepsi Mengenai Profesi Akuntan Publik, Motivasi, dan Kecerdasan Adversity Terhadap Minat Menjadi Akuntan Publik. *E-Jurnal Akuntansi*, 26(1), 146-174.
- Pradani, K. S. D., Margunani, M., & Santoso, J. T. B. (2022). Determinan Kesiapan Mahasiswa Pendidikan Akuntansi untuk Berkarir di Luar Profesi Guru. *Business and Accounting Education Journal*, 3(2), 272-286.
- Pratama, F. N. P., & Rahmaita, R. (2023). Pengaruh Self Efficacy, Pelatihan Profesional, Penghargaan Finansial, Dan Pertimbangan Pasar Kerja Terhadap Minat Karir Sebagai Akuntan Publik. *Jurnal Akuntansi Keuangan Dan Bisnis*, 1(3), 120-128.

- Pusat Pembinaan Profesi Keuangan. (2022). Kementerian Keuangan Republik Indonesia. <https://www.pppk.kemenkeu.go.id>
- Putri, R. E., Atikah, S., & Lenap, I. P. (2022). Analisis Pengaruh Persepsi Mahasiswa Akuntansi Terhadap Minat Menjadi Akuntan Publik di Nusa Tenggara Barat. *Valid: Jurnal Ilmiah*, 19(2), 147-161.
- Rabia, F. M., & Primasari, N. H. (2021). Analisis determinan minat mahasiswa akuntansi berkarier sebagai akuntan publik. *Substansi: Sumber Artikel Akuntansi Auditing Dan Keuangan Vokasi*, 5(2), 78-94.
- Rakhmadiningrum, P., Soetjipto, B. E., & Rahayu, W. P. (2021). The Influence of Adversity Quotient, Entrepreneurial Environment, and Entrepreneurial Attitudes on Entrepreneurial Intentions on Students in Malang. *International Journal of Business, Economics and Law*, 24(4), 140-147.
- Retnoningsih, S., & Wulaningsih, F. (2023). Pengaruh Arus Kas, Struktur Modal Dan Operating Capacity Terhadap Financial Distress Pada Perusahaan Makanan Dan Minuman Di Indonesia Tahun 2018-2021. *Bisnis-Net Jurnal Ekonomi dan Bisnis*, 6(2), 731-743.
- Safira, A. D. (2022). Pengaruh Self-Efficacy, Pertimbangan Pasar Kerja, Dan Nilai Nasionalisme Terhadap Minat
- Savickas, M. L. (2005). The theory and practice of career construction.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach* (7th ed). Wiley.
- Sheu, H. B., Lent, R. W., Miller, M. J., Penn, L. T., Cusick, M. E., & Truong, N. N. (2018). Sources of self-efficacy and outcome expectations in science, technology, engineering, and mathematics domains: A meta-analysis. *Journal of Vocational Behavior*, 109, 118-136. <https://doi.org/10.1016/j.jvb.2018.10.003>
- Sihombing, M. (2024). *Pengaruh Pengetahuan Perpajakan, Self Efficacy dan Pertimbangan Pasar Kerja terhadap Minat Mahasiswa Akuntansi berkarir sebagai Konsultan Pajak* (Doctoral dissertation, Prodi Akuntansi).
- Stoltz, P. G. (2000). Mengubah Hambatan Mjd Peluang. Grasindo.
- Susanti, N. A., & Afiqoh, N. W. (2023). Pengaruh Kecerdasan Adversity dan Kecerdasan Sosial Terhadap Minat Menjadi Akuntan Publik Universitas Muhammadiyah Gresik. *Jurnal Mirai Management*, 8(1), 624-638.
- Umbokahu, J. C. (2022). Pengaruh Pengembangan Karir dan Hard Skill Training Kepemimpinan Transformasional Sebagai Variabel Moderasi di Tengah Trend Work From Home (Studi Pada PT. Wijaya Karya Beton Tbk). *Fakultas Ekonomi dan Bisnis Universitas Kristen Satya Wacana*, 3(6).
- Zulaika, Y. F., & Sari, D. P. (2023). Pengaruh Motivasi, Lingkungan Kerja, Nilai Sosial, Dan Kecerdasan Adversity Terhadap Minat Mahasiswa Untuk Menjadi Akuntan Publik. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 8(2), 277-284.