

Factors that Influence Accounting Students' Interest in Careers in Sharia Banking (Empirical Study at Indo Global Mandiri University)

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Abstract

This study aims to examine the influence of religiosity, Islamic accounting knowledge, labor market considerations, financial rewards, work environment, and family or friends on the interests of students accounting study program of Indo Global Mandiri University for a career in Islamic banking. The data used are primary data. The data collection technique was carried out by surveying 50 respondents. The data were analyzed using multiple linear regression analyses. The results prove that the consideration of the labor market, financial rewards, and the work environment have a positive effect on student interest in a career in Islamic banking. Meanwhile, religiosity, knowledge of Islamic accounting, and the environment of family or friends do not have a positive effect on student interest in a career in Islamic banking.

Keywords: islamic banking, religiosity, knowledge of islamic accounting, job market, work environment.

1. Introduction

The establishment of financial institutions that are guided by Islamic law is a form of real realization of Islamic economic principles in community activities (Hasanah, 2017:1) . One of the growth of sharia economics in Indonesia can be seen from the development of financial institutions such as sharia banks. Based on data from the Financial Services Authority (OJK), it is clear that sharia banking as of March 2020 continues to show positive developments with assets continuing to grow. (Financial Services Authority, 2020).

Initially, banking in Indonesia still adhered to the conventional system or bank interest system. In 1983, Indonesia issued a policy regarding providing flexibility regarding determining bank interest rates, including zero percent interest rates. This continued until the policy package was issued in October 1988 or Pakto 88 as a deregulation policy in the banking sector which allowed the establishment of new banks (Ansori, 2018) .

Sharia banking experienced development starting in 1991 since the establishment of the first sharia bank, namely Bank Muamalat Indonesia (BMI), which at that time was the only bank with a profit sharing system. The existence of sharia banks in Indonesia began when Law no. 7 of 1992 concerning banking and Law no. 10 of 1998 concerning banks may operate based on sharia principles. Sharia banking had an adequate legal basis when Law no. 21 of 2008 concerning sharia banking specifically (KNKS, 2020).

Based on the Indonesian Sharia Bank Association (2016), the lack of human resources in the sharia financial industry is a challenge for the future in line with the growth of the sharia financial industry which is always experiencing development. Bank Indonesia has made efforts to overcome this problem by establishing a rule that 5% of bank profits must be allocated for human resource development. Apart from that, Bank Indonesia is also increasing cooperation

with educational institutions such as colleges and universities to be able to prepare human resources for sharia financial institutions (Yusuf, 2019) .

Table 1. Sharia banking workforce

Year	Office	Labor
2016	1,869	51,110
2017	1,825	51,068
2018	1,875	49,516
2019	1,919	49,654
June 2020	1,942	49,956

Source: Otoritas Jasa Keuangan, 2020.

The shortage of workers in the Islamic banking sector in Indonesia has triggered researchers to find out the factors that influence students' interest in choosing a career. Students have certain considerations before determining which career interests they will pursue. When determining interests, students will see the opportunities available with the career demands and skills that students want to prepare in order to achieve their expected career interests (Wahyuni, Rustiarini, & Merawati., 2016: 1) .

The results of research from Yusuf (2019) regarding the factors that influence students' interest in working in sharia banking state that religiosity influences students' career interests. The results of research by Ni'mah (2019) show that sharia accounting knowledge influences students' career interests. The results of research by Dippa, Mendra & Bhegawati (2020) show that job market considerations influence students' career interests. Candraning & Muhammad (2017) financial awards influence students' career interests.

The results of research by Hasanah (2017) regarding the factors that influence the interest of sharia economics study program students at UIN Sunan Kalijaga to work in sharia banks, stated that the work environment influences students' career interests. This is different from the results of research by Sandy (2019) regarding factors that influence students' interest in pursuing a career in sharia banking, which states that the work environment has no effect on students' career interests.

The results of research by Yusuf (2019), regarding the factors that influence students' interest in working in sharia banking, state that the family or friend environment influences students' career interests. In contrast to Harianti's (2017) research results regarding the influence of financial rewards, job market considerations and family environment on interest in becoming a public accountant, it is stated that the family environment does not have a significant effect on students' career interests.

At Indo Global Mandiri University there are more Muslim students than non-Muslim students, which should have students interested in pursuing a career in sharia banking which is in accordance with Islamic religious sharia. However, only a few students are interested in a career in sharia banking and are more interested in becoming public accountants, conventional bank employees, consultants or other jobs that students are more interested in. Meanwhile,

accounting students at Indo Global Mandiri University not only study general accounting, but also study sharia accounting. So that accounting students have the potential to be able to compete and have a career in sharia banking. For this reason, the researcher chose Accounting students from Indo Global Mandiri University as the research object.

Based on existing phenomena and *research gaps*, the author is interested in conducting research with the title "Factors that Influence Accounting Students' Interest in Careers in Sharia Banking (Empirical Study at Indo Global Mandiri University, Palembang)". This research was created to examine the factors that influence accounting students' interest in pursuing a career in sharia banking. Judging from the lack of labor, the large number of sharia banks in Indonesia and the development of sharia banking in Indonesia which continues to experience positive increases, this could be an opportunity for accounting students to become prospective workers in sharia banking.

2. Literature Review

2.1 The Theory of Planned Behavior (TPB)

Generally, the behavior lies somewhere on a continuum from controllable to uncontrollable. In certain circumstances, there is no possibility to control behavior because there is no opportunity and no skills (Pratama & Darmayanti, 2020).

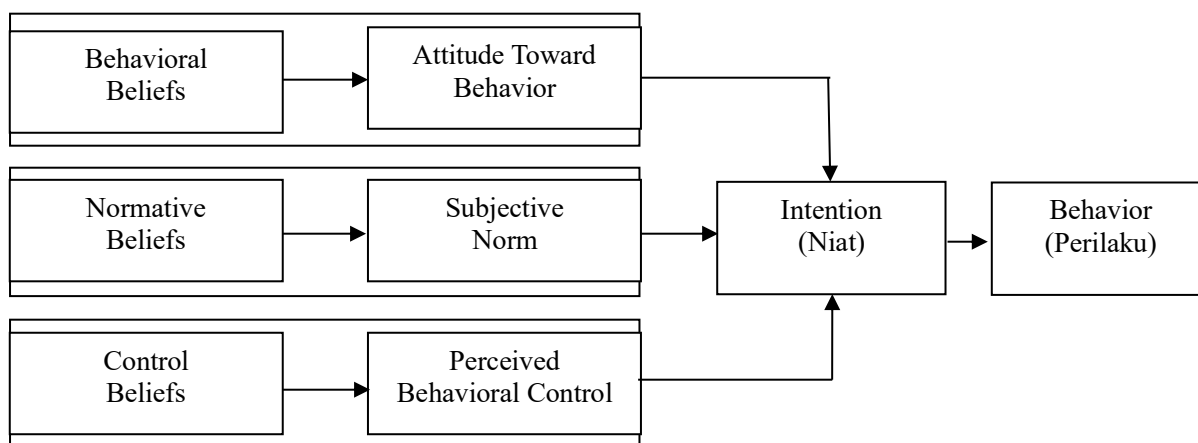


Figure 1. *The theory of planned behavior*

Source: Fadly & Nopencius, 2018

The theory of planned behavior or *Theory of Planned Behavior (TPB)* is a continuation of the development of *the Theory of Reasoned Action (TRA)*. Ajzen (1991) added a variable that did not exist before in TRA, namely *Perceived Behavioral control*. This variable was added for the purpose of understanding the limitations a person has in attempting to carry out a certain behavior. The theory of planned behavior can be used to predict students' career intentions. By knowing subjective norms, attitudes and behavioral control of students' perceptions of career interests, we can determine accounting students' interest in pursuing a career in sharia banking (Sandy, 2019).

2.2 Interests

Interest is a desire that is supported by desires after seeing, observing, comparing and considering according to expected needs (Sandy, 2019). Interests are someone's wishes, wishes and preferences. Interest is a personal thing that is related to attitude (Yusuf, 2019). Various interests are as follows:

- a. *Expressed Interest* or expressed interest, that is, someone can express or express interest with certain words.
- b. *Manifest Interest* or realized interest, that is, someone can express interest through deeds or actions, as well as taking an active role in a particular activity.
- c. *Inventoried Interest* or invested interest, namely someone whose interest can be measured by answering certain questions for certain group activities.

Factors that influence career interest are as follows

1. Religiosity

Religiosity is seen from the extent of a person's commitment to religion, faith and following its teachings, so that this commitment is reflected in a person's behavior and attitudes. In the Islamic religion, all a person's actions and behavior are regulated in the Al-Qur'an and Hadith, including in terms of earning a living and having a career (Ni'mah, 2019).

2. Sharia Accounting Knowledge

principles are general rules made from the objectives of financial reports and sharia accounting concepts that regulate the development of sharia accounting techniques (Agustini, 2020). Sharia knowledge is used as one of the considerations when someone determines something such as choosing a sharia banking career. the greater the possibility that someone will choose a career in sharia banking (Sandy, 2019).

3. Labor Market Considerations

considerations have a relationship with jobs that can be accessed in the future (Dippa, Mendra & Bhagawati., 2020). Job market considerations are one of the reasons for individuals in choosing their career. Job market considerations are tested regarding ease of access to job vacancies, job security, and career flexibility (Agustini, 2020).

4. Financial Rewards

rewards are given in the form of currency which is usually called salary or wages. Salaries are given as compensation for work that has been believed in and undertaken (Yusuf, 2019). With the salary given, employees can meet their physical, social and personal needs so that they can get satisfaction at work from their position (Febriyanti, 2019).

5. Work environment

The work environment can be divided into two, namely the physical and psychological environment. The work environment is the work atmosphere (routines, working hours), level of competition and work pressure. The work environment can encourage individuals to become different individuals from the environment before getting a job (Dippa, Mendra & Bhagawati., 2020).

6. Family or Friends Environment

Family and friends are the closest people who have an influence on a person's interests. The influence in question is like a reference given to someone who can be taken into consideration (Yusuf, 2019).

2.3 Hypothesis

Based on the background of the problem, objectives and uses as well as a review of the research literature described above, it can be formulated that:

H₁: Religiosity has an influence on accounting students pursuing a career in sharia banking.

- H₂: Sharia accounting knowledge has an influence on accounting students pursuing a career in sharia banking.
- H₃: Job market considerations have an influence on accounting students pursuing a career in sharia banking.
- H₄: Financial awards have an influence on accounting students pursuing a career in sharia banking.
- H₅: The work environment has an influence on accounting students pursuing a career in sharia banking.
- H₆: Family or friend environment has an influence on accounting students pursuing a career in sharia banking.
- H₇: Religiosity, sharia accounting knowledge, job market considerations, financial rewards, work environment, family or friend environment together have an influence on accounting students pursuing a career in sharia banking

3. Research methods

research was conducted at Indo Global Mandiri University Palembang which is located at Jalan Jenderal Sudirman No. 629 Palembang, South Sumatra. This research uses primary data. This research was conducted on Accounting students class 2017 and 2018 at Indo Global Mandiri University . The data collection technique in this research uses survey techniques by distributing questionnaires to the intended respondents via *Google Form* . The measurement scale in this study uses an interval scale, which is often called the *Linkert scale* . The *Linkert* scale is a scale used to measure a person's attitudes, opinions and perceptions about social phenomena (Ni'mah, 2019) . The *Likert* scale is a scale that contains five levels of answers as follows:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Disagree
- 4 = Agree
- 5 = Strongly Agree

The population is the entire research subject. The population of this study were students from the Accounting study program, Faculty of Economics, Indo Global Mandiri University with a total of 312 students. The sample is defined as part or representative of the population to be studied. A sample is a part of a population that has certain characteristics or conditions to be studied. Determining the sample in this study used *purposive sampling*. According to Sugiyono (2017) *purposive sampling* is a technique for determining samples with certain considerations. This research uses a sample of accounting students who are still active with the following criteria:

Table 2. Sample selection criteria

No.	Sample Selection Criteria	Amount
1.	Active student majoring in accounting class 2017 – 2018	167

2.	Students who are Muslim	159
3.	Students who have taken or are currently taking sharia accounting subjects	70
Number of students who will be the sample		70

This research uses a quantitative type of research. Data processing and analysis uses SPSS version 26 which consists of data quality testing, classical assumption testing and model accuracy testing.

4. Findings and Discussions

This research was conducted at Indo Global Mandiri University Palembang at the Faculty of Economics, Accounting Study Program. Respondent characteristics include class and gender. The number of respondents who met the criteria and filled out the questionnaire completely was 50 respondents.

Table 3. Questionnaire completion rate

No.	Information	Amount
1.	Questionnaires distributed to accounting students	70
2.	Incomplete questionnaires were filled in	13
3.	Unfilled questionnaire	7
Number of completed questionnaires		50
Questionnaire filling rate via <i>Google Form</i>		69.4%

4.1 Data Quality Test

Table 4. Validity test results

Items	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
X1.1	0.614	0.617
X1.2	0.585	0.617
X1.3	0.505	0.617
X1.4	0.579	0.617
X1.5	0.568	0.617
X1.6	0.577	0.617

Items	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
X2.1	0.659	0.693
X2.2	0.655	0.693
X2.3	0.676	0.693
X2.4	0.647	0.693
X2.5	0.598	0.693
X2.6	0.672	0.693
X3.1	0.687	0.735
X3.2	0.672	0.735
X3.3	0.658	0.735
X3.4	0.727	0.735
X3.5	0.721	0.735
X3.6	0.711	0.735
X4.1	0.779	0.828
X4.2	0.781	0.828
X4.3	0.827	0.828
X4.4	0.783	0.828
X4.5	0.797	0.828
X5.1	0.576	0.650
X5.2	0.638	0.650
X5.3	0.638	0.650
X5.4	0.562	0.650
X5.5	0.630	0.650
X5.6	0.592	0.650
X6.1	0.695	0.768

Items	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
X6.2	0.708	0.768
X6.3	0.761	0.768
X6.4	0.744	0.768
X6.5	0.758	0.768
X6.6	0.732	0.768
Y.1	0.694	0.746
Y.2	0.740	0.746
Y.3	0.722	0.746
Y.4	0.702	0.746
Y.5	0.703	0.746
Y.6	0.697	0.746

The validity test is used to measure whether a question on the questionnaire is valid or not. Based on the table above, the data validity test results show that each *Cronbach's alpha value if item deleted* < *Cronbach's alpha*. Thus, it can be stated that all items in each variable are suitable (valid) to be used as measuring tools in a study.

Reliability Test

The reliability test is a tool for measuring a questionnaire which is an indicator of a variable. A questionnaire is considered reliable if the answers from time to time are said to be consistent. Based on table 4.2, the reliability test results show that all variables have a *Cronbach's Alpha coefficient* that is greater than 0.6. So it is stated that all questionnaire variables are reliable. Furthermore, the items in each variable are suitable for use as measuring tools.

Normality test

The Normality Test aims to test whether the data regression model for the dependent variable and independent variables used has a normal or abnormal distribution (Dippa, Mendra & Bhegawati., 2020).

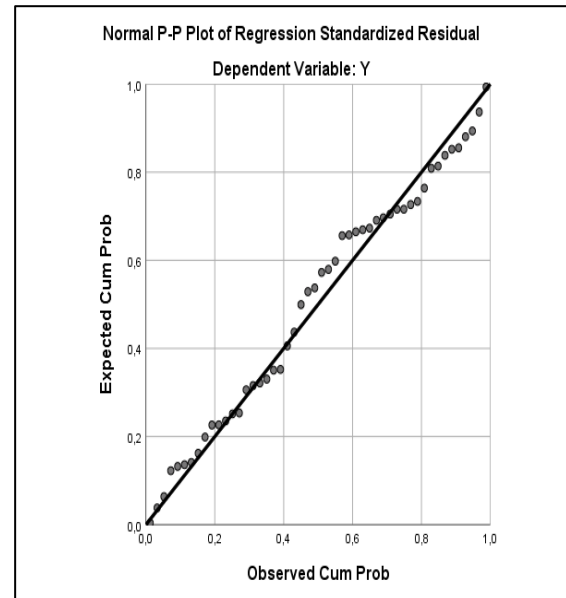
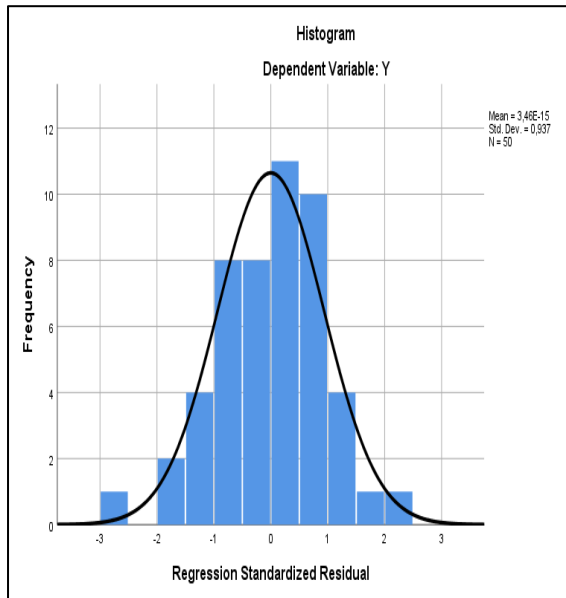


Figure 1 Normality Test – Histogram Figure

2 Normality Test – PP Plot

From the image above, it can be seen that the histogram graph forms a mountain or bell. Then the data can be stated to be normally distributed. Based on the PP Plot graphic image, the points are around the line and follow the diagonal line. This states that the residual data is normally distributed.

Analysis of the Coefficient of Determination (R^2)

The R^2 test is used to find out how far the research model explains variations in the dependent variables.

Table 5. Coefficient of determination test results (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,827 ^a	,684	,640	1.70720

a. Predictors: (Constant), Family/Friend Environment, Sharia Accounting Knowledge, Religiosity, Work Environment, Job Market Considerations, Financial Rewards

b. Dependent variable: career interests

Based on the table above, it is known that the coefficient of determination (R^2) is 0.640 or 64%. This value shows that the career interest variable (Y) can be explained by religiosity (X_1), sharia accounting knowledge (X_2), labor market considerations (X_3), financial rewards (X_4), work environment (X_5), and family or friend environment (X_6) amounted to 64% while 36% was explained by other variables outside this research.

4.2 t Test Results

The t test shows how far the influence of each independent variable is in explaining the

dependent variable (Sandy, 2019) .

Table 6. t test results

Model		Coefficients ^a			Q	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1,118	3,577		,312	,756
	Religiosity	,024	,116	,021	,204	,839
	Sharia Accounting Knowledge	-,119	,186	-,107	-,643	,524
	Job Market Considerations	,335	,147	,349	2,280	,028
	Financial Rewards	,392	,165	,392	2,379	,022
	Work environment	,410	,186	,321	2,208	,033
	Family/Friends Environment	-,023	,123	-,022	-,183	,856

a. Dependent Variable: Career Interests

Based on the table above, it shows the t value of each variable as follows:

1. Religiosity (X_1) t_{count} is $0.204 < t_{\text{table}} 2.01669$ while sig. $0.839 > 0.05$. So it is stated that religiosity (X_1) does not have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_1 is rejected.
2. Sharia accounting knowledge (X_2) $t_{\text{calculated}}$ at $-0.643 < t_{\text{table}} 2.01669$ while sig. $0.524 > 0.05$. So it is stated that knowledge of sharia accounting (X_2) does not have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_2 is rejected.
3. Job market considerations (X_3) t_{count} is $2.280 > t_{\text{table}} 2.01669$ while sig. $0.028 < 0.05$. So it can be stated that job market considerations (X_3) have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_3 is accepted.
4. Financial rewards (X_4) t_{count} is $2.379 > t_{\text{table}} 2.01669$ while sig. $0.022 < 0.05$. So it can be stated that financial awards (X_4) have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_4 is accepted.
5. Work environment (X_5) t_{count} is $2.208 > t_{\text{table}} 2.01669$ while sig. $0.033 < 0.05$. So it can be stated that the work environment (X_5) has a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_5 is accepted.
6. Family or friend environment (X_6) t_{count} is $-0.183 < t_{\text{table}} 2.01669$ while sig. $0.856 > 0.05$. So it is stated that the family or friend environment (X_6) does not have a significant

influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_6 is rejected.

4.3 F Test Results

The F test is also referred to as a simultaneous test which aims to find out whether the independent variable (X) is tested simultaneously (simultaneously) has an effect on the dependent variable (Y) (Pratama & Darmayanti, 2020) .

Table 7. F test results

ANOVA ^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	271,796	6	45,299	15,543	,000 ^b
	Residual	125,324	43	2,915		
	Total	397,120	49			

a. Dependent Variable: career interests

b. Predictors: (Constant), Family/Friend Environment, Sharia Accounting Knowledge, Religiosity, Work Environment, Job Market Considerations, Financial Rewards

calculated F value is $15.543 > F_{table} 2.32$ and the significant value is $0.000 < 0.05$. So it can be stated that religiosity, sharia accounting knowledge, job market considerations, financial rewards, work environment (X_5), and family or friend environment can together influence students' interest in pursuing a career in sharia banking. These results prove that H_7 is accepted.

4.2 Discussion

4.2.1 The Influence of Religiosity on Student Career Interests

Based on partial test results using the t test , religiosity does not have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results of this research support the results of research from Ariska (2020) regarding the influence of religiosity and sharia accounting knowledge on accounting students' interest in pursuing a career in sharia financial institutions, which states that religiosity has no effect on students' career interests.

Based on *the Theory of Planned Behavior*, the higher the religiosity and level of faith in a student, it does not guarantee that the student will be interested in a career in sharia banking. With a higher level of religiosity, there will be more interactions such as sharia transactions and saving in sharia banking (Ni'mah, 2019) .

4.2.2 The Influence of Sharia Accounting Knowledge on Student Career Interests

Based on the results of partial testing using the t test , knowledge of sharia accounting (X_2) does not have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_2 is rejected. The results of this research support the results of research from Sandy (2019) on factors that influence students' interest in pursuing a career in

sharia banking, stating that sharia accounting knowledge has no effect on students' career interests.

Based on *the Theory of Planned Behavior*, the higher and better knowledge about sharia accounting a student has, the higher the student's interest in a career in sharia banking. This is because the sharia banking operational system certainly uses sharia accounting principles (Ni'mah, 2019). However, not all students will utilize their sharia accounting knowledge for a career in sharia banking and are more interested in other sharia institutions apart from banks and other jobs.

4.2.3 The Influence of Job Market Considerations on Student Career Interests

Based on partial test results using the t test, job market considerations (X_3) have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_3 is accepted. The results of this research support the results of research from Dippa, Mendra & Bhagawati (2020) regarding the factors that influence accounting students' interest in pursuing a career as a public accountant, which states that job market considerations influence students' career interests.

Based on *the Theory of Planned Behavior*, the more rapid the development of sharia business, the need for human resources also increases. This makes students consider more about a career in sharia banking. Opportunities for promotion and job security to obtain a good career path can attract accounting students to choose a career in sharia banking (Ni'mah, 2019).

4.2.4 The Influence of Financial Rewards on Student Career Interests

Based on partial test results using the t test, financial awards (X_4) have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_4 is accepted. The results of this research support the results of research from Candraning & Muhammad (2017) regarding factors that influence students' interest in working in sharia financial institutions, which states that financial rewards influence students' career interests.

Based on *the Theory of Planned Behavior*, the higher the financial rewards given by sharia banking, the more interested students will be in working in sharia banking. Financial rewards are related to a person's satisfaction at work and attract a person's interest in choosing a career and making decisions (Efendi, 2018).

4.2.5 The Influence of the Work Environment on Student Career Interests

Based on partial test results using the t test, the work environment (X_5) has a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_5 is accepted. The results of this research support the results of research from Hasanah (2017) regarding the factors that influence the interest of sharia economics study program students at UIN Sunan Kalijaga to work in sharia banks, stating that the work environment influences students' career interests.

Based on *the Theory of Planned Behavior*, the better the work environment in sharia banking, the more students are interested in having a good work environment and comfortable atmosphere. (Febriyanti, 2019) The expected environment is one that can influence him in carrying out his duties in a good and comfortable environment. So students are interested in working in sharia banking because the work environment is good and comfortable.

4.2.6 *The Influence of Family or Friend Environment on Student Career Interests*

Based on partial test results, the family or friend environment (X_6) does not have a significant influence on students' interest in pursuing a career in sharia banking (Y). The results prove that H_6 is rejected. The results of this research support the results of Harianti's (2017) research regarding the influence of financial rewards, job market considerations and family environment on interest in becoming a public accountant, stating that the family environment does not have a significant effect on students' career interests. The results of this research are not in line with the results of research by Yusuf (2019), regarding the factors that influence students' interest in working in sharia banking, which states that the family or friend environment influences students' career interests.

Based on *the Theory of Planned Behavior*, support from people closest to them such as family or friends can influence students' interest in pursuing a career in sharia banking (Efendi, 2018). So students are interested in working in sharia banking because of support from family or friends.

5. Conclusion

The research results partially prove that job market considerations, financial rewards and the work environment have a positive influence on students' interest in pursuing a career in sharia banking. Meanwhile, religiosity, sharia accounting knowledge, and family or friend environment do not have a positive effect on students' interest in pursuing a career in sharia banking. The research results together prove that religiosity, sharia accounting knowledge, job market considerations, financial rewards, work environment, and family or friend environment can influence students' interest in pursuing a career in sharia banking.

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