
CAREER STUDENT INTEREST PREFERENCES ON SHARIA FINANCIAL SERVICES

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ABSTRACT

The study aims to determine students' interest in a career in Islamic financial services, as well as what factors influence students to be interested in Islamic financial services. The number of samples in this study were 90 respondents with the sampling method using random sampling method. Data collection was carried out through a questionnaire. Data analysis uses the help of the IBM SPSS Statistics application. The results showed that religiosity had no effect on students' interest in having a career in Islamic financial services while subjective norms had an effect on students' interest, and behavioral control had no effect on students' interest in the Islamic economics and business faculties of Iain Kerinci in choosing a career in Islamic financial services.

Keywords: *Religiosity, subjective norms, behavioral control, interest in a career in Islamic financial services.*

1 INTRODUCTION

Islamic economics has become a science after going through a long series of struggles. Initially, many were pessimistic about the existence of Islamic economics in today's society. Some people believe that there is a dichotomy between religion and science, including in the field of economics. However, this vision is starting to erode.

Islamic economics can also be an alternative economic system that can improve human welfare, alongside with capitalist and socialist economic systems which have not been proven to achieve this (Rianto, 2012: 14). In this developing era, sharia business is experiencing rapid growth. Rapid developments in sharia business also have an impact on students' career choices. Students are increasingly interested in being directly involved in the world of sharia business.

As students majoring in sharia economics, they will study sharia economics, sharia accounting, sharia auditing etc., as part of their curriculum. This sharia economics course will provide provisions for students who have graduated to work in sharia financial institutions. To achieve desired future goals, designing careers and related interests is not only beneficial for students but also academics in designing study programs. As a prospective Sharia economics graduate who works in the Sharia world, a clear understanding of the sources of value must be had in Sharia business.

Therefore, reliable and trustworthy sharia economist professionals are needed to manage sharia entities (Andrian, 2015). Students are interested in working in sharia financial institutions not only because of conformity with sharia principles, but also because they are looking for a work environment that supports *ukhuwah* (solidarity), safe and Islamic. They want to maintain a balance between work and worship, and participate in Islamic

economic development by making real contributions.

The Islamic Faculty of Economics and Business, Iain Kerinci, officially opened the Sharia Economics and Sharia Banking Study Program. Apart from that, this faculty also shows academic (Renstra, 2016: 6-7). From these data, it is clear that there is a big opportunity for the Sharia Economics and Sharia Banking Study Program to produce graduates who have an understanding of Islamic principles. However, in reality, very few graduates of Islamic Economics degree programs do not choose a career in Islamic financial services. Based on data from the treasury program of the Faculty of Economics and Business, Iain Kerinci, for the 2018-2020 period, only 10.5% of students who graduated from the sharia economics study program chose a career in the sharia financial services industry, while the majority chose careers in business unrelated to Islamic economics and banking.

In this context, universities can play a role as a solution in creating reliable human resources to meet the needs of the sharia financial services industry in Indonesia.

The role of higher education institutions is very decisive in encouraging, developing and providing the best solutions for students in making their own career decisions (Nurhidayati and Utari, 2018: 112). According to Crow & Crow (in Zulfa, et al., 2018: 72), interest rates are influenced by intrinsic and extrinsic factors. Internal factors that influence student interest include emotional, cognitive, motivation, talent and knowledge aspects. Meanwhile, external factors include influences in the family environment, formal education, information about the world of work, workplace and social environment. Several factors can influence a student's career choice. One factor that will be studied is the student's

level of religiosity. Religiosity includes an individual's religious values and how strong their beliefs are, practice of worship, and

appreciation of the religion they adhere to. Although religiosity applies in all fields, previous research shows that there is no direct influence between religiosity and career interest in sharia financial services. (Sulistiyowati and Hakim, 2021:7). The next factor to be studied is students' attitudes towards sharia banking.

Attitude is an evaluation or reaction that an individual feels towards a psychological object. Apart from that, this research will also examine Subjective norms play a role student decision making in choose a career in sharia financial services. Subjective norms include perception individual about other people's beliefs influence whether to engage or not in that behavior considered. . Finally, this research will focus on behavioral control factors related to the perceived ease or difficulty of carrying out a behavior. Behavioral control is influenced by past experience and personal estimates of how difficult or easy it will be to carry out the desired behavior. By considering the factors above, this research hopes to explains the factors that influence career choice preferences in the field of sharia financial services. The results of this research will provide information and suggestions for Islamic universities and the sharia financial services industry to increase student interest in careers in this field.

2 LITERATURE STUDY

A. Career Concept

The concept of career refers to a person's journey in achieving goals and satisfaction in the field of work throughout his life. A career involves a series of experiences, education, and jobs that a person chooses and pursues throughout his life. The career concept includes aspects such as determining career goals,

developing skills and competencies, making decisions regarding work, short-term and long-term career planning, and managing changes in careers.

According to Kunartinah (2003), the career concept refers to a promotion process that aims to achieve work with a greater level of responsibility or a better position in the individual's job hierarchy throughout his work journey. Career can be defined as a series of attitudes and behaviors related to a person's experiences during work.

B. Interest

Preference (intention) is an individual's desire to engage in some behavior (Azwar, 1995: 11). According to Ajzen in Cendrawi (2015), preference is an individual's tendency to choose and do a job or not. Preferences are considered as motivating factors that exist in individuals and influence their behavior. According to Jogianto (2007: 29), preferences will determine a person's behavior or actions. However, interest is not always fixed and can change over time. The more time passes, the more likely there is to be a change in preferences.

C. Determining Factors

Interest According to the Theory of Planned Behavior concept, individual behavior can occur because they have preferences (intentions). Ajzen further explained that a person's preferences are influenced by three factors The main ones are attitudes, subjective norms and behavioral control (Azwar, 1995: 12). description of these factors are as follows:

D. Religiosity

Spirituality in other studies is often used as a religious level (Abou-Youssef, 2015). Spirituality is not continuous and is a separate process. Islamyilia & Mutia (2016) found that mental motivation had a significant effect on accounting students' interest. Students who have good spirituality will choose a career that suits the spirituality they study. According to Ajzen (2005), perceived behavioral control is different from the concept of locus of

control or center of control introduced by Rotter. The locus of control is related to personal beliefs that tend to be stable in different situations. Meanwhile, perceptions about behavioral control can vary depending on the situation and the type of behavior applied. Center of control is associated with the individual's belief that success in all areas depends on his or her own efforts (Rotter, 1966).

According to Islamyilia & Mutia (2016) classify mental motivation into 2 (two) dimensions, namely self-perception and religion. This can be used as a solution for the sharia financial industry, where students equipped with religious knowledge can become providers of sharia human resources that suit the needs of the current sharia financial market.

E. Subjective norms (Subjective norms)

Subjective norms are a person's perception of social pressure that causes them to accept or not accept a behavior (Ajzen, 1988). According to Marhaini (2008), a person's behavior depends on his intention and behavioral intention is determined by subjective attitudes and norms. On the other hand, beliefs about behavior and evaluation will influence that behavior.

Normative beliefs and the motivation to follow other people's opinions influence subjective norms. This theory, also known as the theory of rational action, was developed by Fishbein and Ajzen.

F. Behavioral control

Perceived behavioral control, also known as behavioral control, refers to an individual's feelings about how easy or difficult it is for them to perform a particular behavior (Ajzen, 2005). According to Ajzen, perceived behavioral control is different from the concept of locus of control or center of control introduced by Rotter. The locus of control is related to personal beliefs that tend to be stable in different situations. Meanwhile, perceptions about behavioral control can

vary depending on the situation and the type of behavior applied. Center of control is associated with the individual's belief that success in all areas depends on his or her own efforts (Rotter, 1966).

3 RESEARCH METHODS

A. Population and Sample

Population, as stated by Arikunto (2010), refers to all research subjects. In this research, the population is all students of the Sharia Economics Study Program at IAIN Kerinci.

The sample, following the definition given by Sekaran (2006), is part of the population. The sample consists of a number of population members selected to be used as research objects. In the context of this research, the sample is a group of students specifically selected from the student population of the Sharia Economics Study Program at IAIN Kerinci.

B. Data Analysis Method

1. Descriptive Statistical Analysis of Research Variables

Descriptive statistical analysis involves providing a description of the data by looking at the minimum, maximum, average and standard deviation values, as explained by Ghozali (2013).

2. Classic Assumption Test

a) Normality Test

The normality test is used to check whether the residuals of the regression model are normally distributed or close to a normal distribution as described by Ghozali (2013). A good regression model is a model with normally distributed residuals.

In this study, test techniques were used to verify normality is the Kolmogorov-Smirnov one-sample test.

b) Heteroscedasticity Test

Heteroscedasticity is used to see whether there is an inequality of variance between the observation residuals in the multiple regression model being tested, as explained by Ghozali (2013). A good regression model is a model that does not experience heteroscedasticity, which

means the residual variance is constant for each level of predictor values.

c) **Multicollinearity Test**

The multicollinearity test is to check whether there is a correlation between the independent variables in the regression model, as explained by Ghozali (2013). A good regression model will not experience multicollinearity problems, namely the absence of significant correlation between independent variables.

d). **Multiple Linear Regression Analysis**

This multiple linear regression analysis aims to test the extent of attitudes, subjective norms, and control behavior contributes to students' interest in choosing a career in sharia financial services. By using data obtained from questionnaires, this research will provide an understanding of the factors that influence student interest in this context.

$$Y = \bar{y} + \bar{y}_1X_1 + \bar{y}_2X_2 + \bar{y}_3X_3 + e$$

Where :

Y = Students' interest in working at a sharia bank

\bar{y} = Constanta

\bar{y}_1 = Koefisien regresi X1 = Religiusitas

X2 = Subjective norm

X3 = Control behavior e = error

3. **Hypothesis Testing**

a) **Uji F**

By testing the significance of regression coefficients, we can evaluate the meaningfulness of the regression model in predicting the dependent variable and make conclusions about the usefulness and validity of the model.

Reference that mentioned (Ghozali, 2013). If the probability value (p-value) obtained from testing the significance of the regression coefficient is greater than 5% (often referred to as an alpha level of 0.05), then the null hypothesis (H0) is rejected. This means there is enough statistical evidence to say that the regression model can be used to predict the dependent

variable given the existing independent variables.

b) **T Statistical Test**

This test looks at the level of influence of each independent variable in applying the dependent variant and is used to determine whether there is an influence of all independent variables on the dependent variable (Ghozali 2013). If the p(sig) value obtained from the test is less than 0.05 (usually called an alpha level of 0.05), then the null hypothesis (H0) is rejected. This means that there is enough statistical evidence to say that each independent variable has a significant effect on the dependent variable. 3.5.3 Coefficient of Determination (R²) The coefficient of determination is used to test the suitability of the regression model (Ghozali, 2013). The coefficient of determination works to measure the suitability of a regression model or to existing data.

The coefficient of determination shows the proportion of variation in the dependent variable that can be explained by the independent variable in the regression model. Value coefficient determination, which can also be expressed as R squared (R²), can range from 0 to 1. The higher the R² value, the better the regression model is at explaining the variations in changes that occur during addiction.

4 **RESULT AND DISCUSSION**

1. Individual Significant Test (T Statistical Test) In the t test, we calculate the t-statistic value by dividing the estimated regression coefficient by the standard error of the regression coefficient. The t-statistic value is then compared to the t distribution with the appropriate degrees of freedom to determine what the value is The regression coefficient is significant or not. It is known that the formula for the t table is the t table (df = 100-2, df = 98) so it is known that the t table is 1.66055.

Tabel 4.1 Uji T Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	13.436	2.215		6.065	.000
	Religiusitas	-.010	.171	-.007	-.059	.953
	norma_subyektif	.256	.142	.241	1.800	.075
	kontrol_prilaku	.155	.139	.135	1.117	.267

a. Dependent Variable: minat_mahasiswa

a) Testing the influence of Religiosity towards interest in table 4.8 gives a t number of 2.216. Based on the number of calculations, it is known that t count > t table is 2.250 > 1.71055. With sig. is 0.953. Hypothesis 1 is that religiosity has no positive and significant effect on interest in a career in sharia financial services.

b) Test the influence of subjective norms on students' career interest in sharia financial services in table 4.8, nominal t of 2.942. Based on the calculation test, it is known that t count > t table, namely 2.842 > 1.42055. With sig. is 0.075/0.0. Hypothesis 2 is that subjective norms are stated to have a positive and significant effect on students' career interest in sharia financial services

c) Test the effect of behavioral control on students' career interest in sharia financial services in Table 4.8, t value of 11.726. Based on the calculation test 0, it is known that t count > t table, namely 11.726. >1.66055. With sig. of 0.267. Hypothesis 3 that behavioral control does not have a positive and significant effect on students' career interest in sharia financial services

4.6.2 Uji F

Tabel 4.2 Hasil Analisis Uji F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.429	3	19.143	3.474	.020 ^b
	Residual	473.960	86	5.511		
	Total	531.389	89			

a. Dependent Variable: minat_mahasiswa
b. Predictors: (Constant), kontrol_prilaku, Religiusitas, norma_subyektif

Based on the ANOVA table, it is known that the F-count = 136.101 and the significance value is 0.020. Based on these results, it can be concluded that the significance value is 0.000 < 0.05, meaning that there is a joint influence between religiosity, subjective norms, behavioral control on interest in choosing a career in sharia financial services with the value significance below 5%.

Discussion

Based on the results of the individual variable test (t test) in regression analysis, the influence of the independent variables (Religiosity, subjective norms and behavioral control) on the dependent variable (student interest in a career in sharia banking) can be explained as follows:

1. Religiosity does not have a positive and significant effect on students' interest in working in sharia banking. The t test results show the Sig value. is 0.953 greater than 0.05 which indicates that the religiosity variable does not have a significant influence on students' interest in pursuing a career in sharia financial services. This means the hypothesis (H1) is rejected. In

other words, students' religiosity towards choosing a career in sharia financial services does not have a significant contribution.

2. Subjective norms have a positive and significant effect on students' interest in working in sharia banking. About subjective varisat balned. displays the number 0.075. Thus, it can be concluded that subjective norms have a significant influence on students' interest in sharia financial services. This means the hypothesis (H2) is accepted. The t test also shows that subjective norms have a significant effect on students' interest in pursuing a career in sharia financial services. This shows that students' perceptions of social pressure and other people's opinions influence their preferences in choosing a career in Islamic financial services.

3. Behavioral control does not have a positive and significant effect on students' career interests in the field of sharia financial services. This is shown by Sig. is 0.267, more than 0.05. This means the hypothesis (H3) is rejected. The influence of behavioral control variables on students' interest in pursuing a career in sharia banking is also shown by significant t-test results. This shows that students' perceptions about the ease or difficulty of carrying out career- related behavior in sharia financial services have a significant effect on student interest. It can be concluded that attitudes, subjective norms, and personal behavioral control have a significant influence on students' interest in pursuing a career in sharia banking. It is important to consider these factors to identify and understand the factors that influence students' interest in choosing a career in Islamic banking.

4. From the results of simultaneous testing (F Test) it can be said that the independent variables (religiosity, subjective norms and behavioral control) have a significant influence on the dependent variable simultaneously (student interest in banking). This is represented by

the Sig measure. i.e. 0.020 is less than 0.05. Thus, H4 in this study states that religiosity, norms subjective and behavioral control simultaneously have a significant effect on students' interest in working in sharia financial services.

5. CONCLUSIONS AND REKOMENDATIONS

1. Conclusion

Based on research findings regarding the factors that influence students' interest in pursuing a career in sharia financial services, it can be concluded that:

a) Uji individual (uji-t):

The independent variable, namely religiosity, has no effect on students' interest in pursuing a career in sharia financial services. Meanwhile, subjective norms have a significant influence on students' career choices and behavioral control does not have a significant influence on career choices in sharia financial services. This matter shows that positive attitudes towards Islamic banking, perceived social pressure and perceived control in achieving professional behavior in Islamic financial services make a significant contribution to student interest.

b) Concurrency test (F test):

Simultaneous test results srhegoulwarlyya Sig. no more than 0.05, so it can be concluded that religiosity, subjective norms and behavioral control have an influence on students' interest in working in sharia financial services. In other words, these three independent variables have a significant effect on overall benefits. pursuing a career in sharia banking. These factors, both individually and collectively, have a significant influence on student interest, with a negligible contribution.

c) Determination factor (R²):

Based on the results of the coefficient of determination test, the contribution of attitudes, subjective norms and behavioral control to students' work interest in sharia banking is 77.0%. Meanwhile, the remaining 23.0% is influenced by other

factors outside the model used in the research. Therefore, the results of this study indicate that attitudes, subjective norms, and behavioral control play an important role in shaping students' current preferences.

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