

## **MENGGALI MINAT KARIR MAHASISWA DI PERBANKAN SYARIAH: ANTARA PENGETAHUAN DAN NILAI RELIGIUS**

### ***EXPLORING STUDENTS' CAREER INTERESTS IN ISLAMIC BANKING: BETWEEN KNOWLEDGE AND RELIGIOUS VALUES***

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#### ***Abstract***

*With the increasing awareness of Sharia-based financial services and the growth of the Sharia banking industry, it is important to understand the determinants of career decisions of the younger generation. This study aims to analyze the factors that influence students' career interest in Sharia banking through Sharia banking knowledge and religiosity. This study uses quantitative data with a questionnaire conducted through Google Forms, distributed to students who have completed the Sharia banking course. The population was 110 respondents at STAI Hubbulwathan, and 63 respondents were research samples who filled out the questionnaire online. The results of the study showed that career interest in Sharia banking was greatly influenced by knowledge of Sharia banking with a p-value of 0.006 and the level of religiosity had a significant effect with a p-value of 0.002 on career interest in Sharia banking. The importance of higher education institutions integrating Islamic banking material more deeply into the curriculum, the need for socialization regarding career prospects in Islamic banking, and Islamic principles in economics are important so that students better understand the opportunities in this sector. Providing training programs, seminars, and short courses can also be an alternative to improve students' practical knowledge.*

**Keyword** : : *knowledge of islamic banking, level of religiosity, career interests*

#### ***Abstrak***

Dengan meningkatnya kesadaran terhadap layanan keuangan berbasis syariah dan pertumbuhan industri perbankan syariah, penting untuk memahami determinan dalam keputusan karir generasi muda. Penelitian ini bertujuan untuk menganalisa faktor-faktor yang mempengaruhi minat berkarir mahasiswa di perbankan syariah melalui pengetahuan perbankan syariah dan religiusitas. Penelitian ini menggunakan data kuantitatif dengan kuesioner yang dilakukan melalui google formulir, disebarkan kepada mahasiswa yang sudah menyelesaikan mata kuliah perbankan syariah. Populasi berjumlah 110 responden yang berada di STAI Hubbulwathan dan mendapatkan 63 responden sebagai sampel penelitian yang mengisi kuesioner secara online. Hasil penelitian menunjukkan bahwa minat berkarir di perbankan syariah sangat dipengaruhi oleh pengetahuan tentang perbankan syariah dengan nilai p-value 0.006 dan tingkat religiusitas berpengaruh signifikan dengan p-value 0.002 pada minat berkarir di perbankan syariah. Pentingnya lembaga pendidikan tinggi untuk mengintegrasikan materi perbankan Islam lebih dalam ke dalam

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kurikulum, perlunya sosialisasi mengenai prospek karier di perbankan Islam dan prinsip-prinsip Islam dalam ekonomi yang diperluas agar mahasiswa lebih memahami peluang di sektor ini. Serta memberikan program pelatihan, seminar, dan kursus singkat juga dapat menjadi alternatif untuk meningkatkan pengetahuan praktis mahasiswa.

**Kata kunci:** pengetahuan perbankan syariah, tingkat religiulitas, minat berkarir

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## A. Introduction

One of the important factors in determining a person's career choice is career interest, especially for students who are preparing to enter the workforce. Job interest is influenced by many factors, not only internal factors such as a person's interests and abilities but also external factors such as knowledge of labor market conditions, financial incentives, the chosen field of work, and the financial incentives offered. In the context of Islamic banking, a deep understanding of the Islamic banking system, the level of student religiosity, and perceptions of job prospects in this industry have the potential to influence their interest in pursuing a career in the sector (Sutrisno and Rahmawati, 2021). Career interest in Islamic banking is currently starting to be in great demand by students. This is proven by the increasing number of state and private universities that are opening new study programs, namely Islamic banking.

Due to the phenomenon related to career interest in Islamic banking, students' interest in the world of Islamic banking is increasing, which has been proven from 2019 to 2023 (OJK, 2024). The increasing career interest is in countries with a majority Muslim population such as Indonesia, Malaysia, and Middle Eastern countries. A special phenomenon in Indonesia has had extraordinary asset growth of more than 65% per year in the last five years, industrial growth has greatly helped in improving the national economy. It is known that the workforce of Islamic commercial banks has increased significantly with the number of workers increasing from 49,654 people to 56,298 people. This increase can be seen in Figure 1 below:

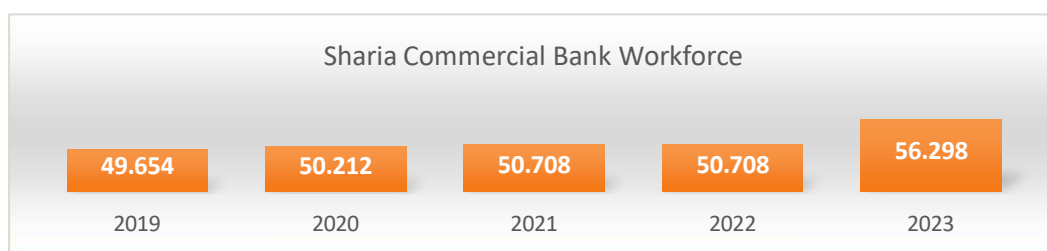


Figure 1: Number of Islamic General Bank Workers

Source: Islamic Banking Statistics, OJK, 2024

This phenomenon is triggered by several factors, including increasing awareness of the importance of Sharia-compliant finance, the growth of the global Sharia banking industry, and industry efforts to recruit new workers. However, several factors that can influence students' interest in pursuing a career in Sharia banking include knowledge of Sharia banking and a level of religiosity that better understands Sharia principles and practices in banking tend to be interested in pursuing a career in this field. Kassim et al. (2020) Sharia financial literacy greatly influences students' positive perceptions of the Sharia banking industry. However, there is still a gap in the education received by students regarding the differences between Sharia and conventional banking, especially in operational aspects such as Sharia contracts.

Students are highly attracted to working in Islamic sectors due to their high level of religiosity. Almaqtari et al. (2021) revealed that more religious students tend to view Islamic banking as a career option that is in line with their religious values. However, in many cases, religiosity alone is not enough if it is not supported by clear career prospects and competitive financial rewards. Therefore, additional research is needed to determine how non-financial components such as work-life balance and a Sharia-compliant work environment can play a role in attracting talent.

Previous studies have shown that factors such as knowledge of Islamic banking and religiosity significantly influence career interests. Students often have inaccurate perceptions about career stability and long-term prospects in Islamic banking (Hussain et al. 2022). Highlighting that in-depth knowledge of Islamic banking services and products is key to encouraging students to pursue a career in the sector (Amri & Yani, 2019). Highlighting that despite the rapid growth of Islamic banking, knowledge of basic concepts such as Islamic contracts (mudharabah, musyarakah, ijarah) and the differences between conventional and Islamic banking are still not widely understood by students (Iqbal et al. 2020).

In addition, the level of religiosity of students plays an important role in shaping their preferences for sharia-based careers (Fauziah, 2020). Religiosity plays a major role in students' interest in working in Islamic banking. Highly religious students often see Islamic banking as a career that is more in line with Islamic principles. Although religiosity is an influential factor, religious motivation alone is not enough to guarantee

interest in a career in this sector (Almaqtari et al. 2021). Existing research tends to look at factors such as knowledge of Islamic banking and level of religiosity separately without linking other factors in an integrative framework. harus There is a complex interaction between these factors (Bakar et al. 2021).

Therefore, this study will combine how better knowledge about Islamic banking can correlate with the level of religiosity to increase their desire to continue their education, so that researchers are interested in conducting further research with a similar approach.

## **B. Theoretical Framework**

### **Knowledge**

Knowledge is information that has been received by a person's senses regarding a specific object (Safirah, 2021). Undang-Undang No. 21 tahun 2008 explains that Islamic banking is banking that carries out its business activities based on Islamic principles. According to its type, it consists of Islamic general banks and Islamic people's financing banks. The Islamic principles referred to in the law are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of Islamic law.

### **Religiosity**

Religiosity, it is not rules or laws that speak, but rather sincerity, willingness, and submission to God (Mangunwijaya, 1991). The level of a person's religiosity can be determined by the degree of each religious aspect possessed by the individual in question. The characteristics of individuals with a high level of religiosity can be seen from their actions, attitudes, words, and the entirety of their life following the rules taught by their religion (Purwati and Lestari, 2002). Religiosity is the inner relationship between humans and God that can influence their lives. The inner relationship between humans and God in daily life includes performing worship (Alfiani, 2013).

### **Career Interest**

Interest is a persistent tendency to pay attention to and remember certain activities (Djamarah, 2008). A high interest in something will also serve as a motivation for someone to engage in that activity. Interest is a psychological aspect in humans that can generate intention in something. Interest is a feeling of preference and attraction to something or an activity without being prompted (Slameto, 2010). Interest is an attraction

or tendency towards something that creates a desire to always focus attention on that thing. Someone who is interested in an activity will consistently pay attention to it with pleasure. Kartono (2014) states that the factors that influence interest are divided into two, namely intrinsic factors and extrinsic factors. Intrinsic factors, or factors within oneself as drivers of interest, include the need for opinion, personal values, self-concept, self-esteem, perception, and feelings of pleasure. Meanwhile, extrinsic factors, or factors from outside oneself that influence interest, include family environment, community environment, opportunities, and education.

### **The Influence of Islamic Banking Knowledge on Career Interest in Islamic Banking**

Knowledge of Islamic banking is very important, which can influence interest in pursuing a career in this industry. Amri & Yani (2019) in their research found that the higher the students' understanding of Sharia principles, the greater the possibility that they will be interested in working in Islamic banking. This knowledge includes an understanding of sharia contracts, Islamic banking products such as mudharabah, musyarakah, and murabahah, as well as the fundamental differences between Islamic and conventional banking. Adequate knowledge will form a positive perception of a career in Islamic banking, thereby increasing students' interest in being involved in this sector (Amri & Yani, 2019). One of the main factors that drives students' interest in pursuing a career in Islamic banking is an understanding of Islamic banking products, services, and values. A study by Sarea & Hanefah (2021) shows that students' Sharia financial literacy and knowledge of Sharia banking products such as murabahah, mudharabah, musyarakah, and card contracts have a direct influence on their desire to enter this industry. Good literacy can increase career interest because students feel more confident and skilled in facing the ever-growing sharia industry.

H1: Students' desire to pursue a career in Sharia banking is influenced by banking knowledge.

### **The Influence of Religiosity on Career Interest in Islamic Banking**

The extent to which a person practices and believes in religious principles in everyday life is called religiosity. In terms of work interest, Fauziah (2020) research found that a high level of religiosity is positively correlated with work interest in the Sharia industry, such as Sharia banking. Students who have a high religious commitment tend to prefer working in an environment that is in line with their beliefs, where Sharia banking

is seen as an industry that can meet these needs. In addition, a work environment that is guided by religious values is also considered an important factor that can increase students' comfort and attachment to the profession of sharia banking (Fauziah, 2020).

The level of student religiosity is important in determining the desire to pursue a career in Sharia banking. A study by Yusoff et al. (2022) found that more religious students tend to be very interested in working in sharia financial companies than conventional organizations. Religious principles can be applied in professional life through Sharia banking, which is in line with Islamic teachings.

H2: The level of religiosity influences the desire to pursue a career in sharia banking.

### **The impact of Islamic Banking Knowledge and religiosity on Career Interest in Islamic Banking**

The relationship between the independent and dependent variables is as follows:

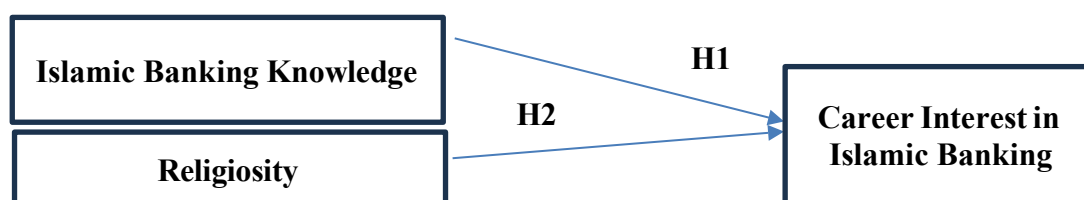


Figure 2. Conceptual Framework

Source: Author, 2025

### **C. Research Methodology**

This study employed a quantitative approach, which allows for the collection and statistical analysis of numeric data (Sugiyono, 2021). This study was conducted in 2024 with the Islamic banking study program at STAI Hubbulwathan Duri, Bengkalis Regency, Riau Province. The population in the college was 110 students in the Islamic banking study program. Data collection was carried out online by distributing a Google form made in the form of a questionnaire. The sampling method was carried out by purposive sampling, namely selecting respondents based on certain criteria. The research sample criteria are as follows: 1) students who have taken the Islamic banking course, namely students in semesters 3, 5, and 7; and 2) students who are still active during the lecture period. Thus, the results of the questionnaire distribution were obtained with a total of 63 respondents who filled out the Google form and the remaining 47 respondents who did not fill out the Google form. Thus, the sample to be tested was 63 respondents.

Data collection using a questionnaire was carried out using a Likert scale stating strongly disagree to strongly agree with a point value of 1 to 5. All indicators have nine statement items that will be used in testing the Structural Equation Partial Least Square (SEM PLS) Model.

#### D. Result and Discussion

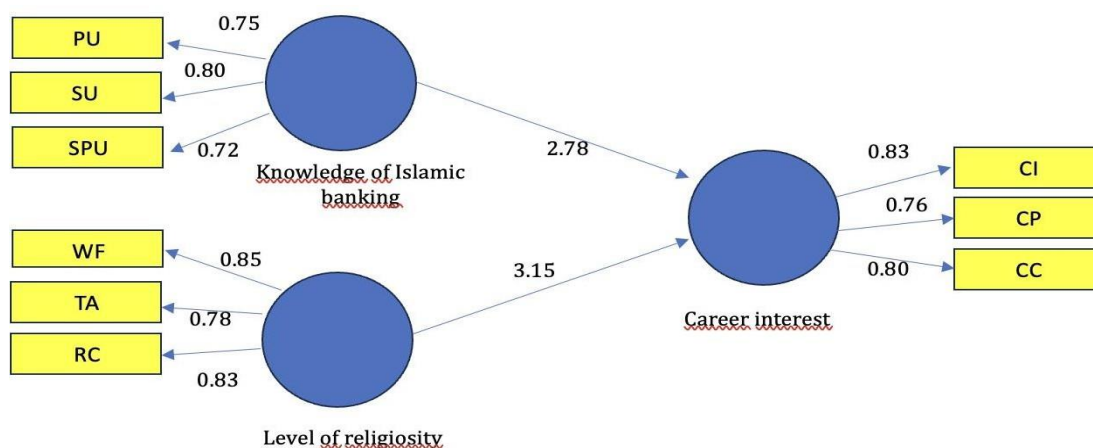


Figure 2. Structural Model

Source: Smart PLS Output, 2025

Table 1. Outer Weight Value

Latent Variables	Indicators	Outer Weight
Knowledge of Islamic banking (X1)	Product understanding (X1.1)	0.75
	Service understanding (X1.2)	0.80
	Sharia principle understanding (X1.3)	0.72
Level of religiosity (X2)	Worship frequency (X2.1)	0.85
	Teaching adherence (X2.2)	0.78
	Religious commitment (X2.3)	0.83
Career interest (Y)	Career interest (Y1)	0.83
	Career plan (Y2)	0.80
	Career commitment (Y3)	0.76

Source: Smart PLS Output, 2025

The first test was conducted by testing the measurement model, also known as the outer model, with an outer load value above 0.70. All indicators for each statement item have an outer load value above 0.70, which meets the requirements of the model so that the validity test is met (Purwanto et al., 2021).

Table 2. Result for Inner Weight

<b>Relationship Between Variables</b>	<b>Inner Weight</b>	<b>t Value</b>	<b>p Value</b>
Knowledge of Islamic banking -> career interest	0.35	2.78	0.006
Level of religiosity -> career interest	0.42	3.15	0.002

Source: Smart PLS Output, 2025

In Table 2 above, the inner weight section of 0.35 indicates that the knowledge of Islamic banking variable has an influence on students' career interest in Islamic banking. With a p-value below 0.05, the level of religiosity has a p-value below 0.05 with the inner weight section of 0.42. This shows that all exogenous variables significantly affect the endogenous variables.

Table 3. *R-Square*

<b>Dependen Variable</b>	<b>R-Square</b>
Career interest (Y)	0.568

Source: Smart PLS Processing Data, 2025

The coefficient of determination, also known as R-square ( $R^2$ ), which shows how much variation can be explained by the independent variables in the dependent variable, is shown in table 3 above. The R-square value ranges between 0 and 1, and the higher the value, the more capable the model is of explaining the dependent variable (Sarstedt & Hair, 2017). The R-square value of 0.568, or 56.8% of the variation in students' career interests, can be explained by the independent variables; the last 43.2% is explained by additional variables not calculated in this model. This value indicates that the model is strong enough to explain the relationship between the independent variables and students' career interests in the Islamic banking sector.

## **Discussion**

### **The Influence of Knowledge About Islamic Banking on Students' Career Desire in Islamic Banking**

Table 4. p value

<b>Relationship Between Variables</b>	<b>p Value</b>
Knowledge of Islamic banking -> career interest	0.006

Source: Smart PLS Output, 2025

Table 4 above shows that the variable of Islamic banking knowledge has a significant effect on career interest with a p-value of 0.006. Therefore, hypothesis 1 can be accepted. The results of the study indicate that comprehensive knowledge of Islamic banking forms a positive attitude that is by the theory of planned behavior. An in-depth understanding of Islamic principles, their products, and existing career opportunities will result in a more positive view of the Islamic banking sector. The more positive a person's attitude towards Islamic banking, the greater their interest in pursuing a career.

Therefore, knowledge of Islamic banking is not just information but is a key factor that directly and indirectly influences career interest through its influence on attitudes, subjective norms, and perceived behavioral control, as explained by the TPB. These results are in line with Amri & Yani (2019) and Mustika, et al. (2024) who stated that the higher the students' understanding of Islamic principles, the more likely they are to be interested in working in Islamic banking. This knowledge includes an understanding of Sharia contracts and Sharia banking products such as mudharabah, musyarakah, and murabahah, as well as the fundamental differences between Sharia banking and conventional banking.

### **The Influence of the Level of Sharia Religiosity on the Interest of Sharia Banking Students**

Table 5. p value

<b>Relationship Between Variables</b>	<b>p Value</b>
Level of religiosity -> career interest	0.002

Source: Smart PLS Output, 2025

Table 5 above shows that the religiosity variable of Islamic banking has a significant effect on career interest with a p-value of 0.002. Therefore, hypothesis 2 can be accepted. These results indicate that the higher the level of religiosity, the greater the possibility of the formation of religious attitudes and behaviors that are perceived as high toward a career in Islamic banking. This possibility will increase the intention and ultimately the individual's interest in pursuing a career in Islamic banking which is also to the theory of planned behavior. For example, someone who is very religious and has good knowledge of Islamic banking (which influences positive attitudes), and is surrounded by a community that supports a career in Islamic banking and feels able to apply religious values in their work, will have a much higher interest in working in Islamic banking compared to someone who is less religious or has a different perception.

The explanation above is in line with Fauziah (2020) and Mustika, et al. (2024) which found that students who have high levels of religiosity often view Islamic banking as a career choice that is more in line with their beliefs. A work environment that is by religious values is also considered very important, this is because it can increase the comfort and future of students working in the Islamic banking sector.

## **E. Conclusion**

Based on the research results found that the factors of Islamic banking knowledge and religiosity level affect students' interest in pursuing a career in the banking sector. By examining 63 respondents who were limited to students who had completed Islamic banking courses at STAI Hubbulwathan Duri. The level of student knowledge has good results, namely 0.006 and the level of religiosity is 0.002 on students' career interest in the Islamic banking sector.

To increase students' interest in careers in Islamic banking, universities need to integrate Islamic banking material more deeply into the curriculum, conduct wider socialization regarding career prospects and Islamic principles in economics, and provide practical training programs such as seminars and short courses. This will increase students' understanding, form positive perceptions, and encourage their interest in pursuing a career in this sector. This study has important implications for the development of the Islamic banking industry, universities, and government policies. By considering

the suggestions given, it is hoped that career interest in Islamic banking can increase, thus supporting the growth and development of this industry in a sustainable manner.

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