

ANALYSIS OF THE DETERMINING FACTORS INFLUENCING ACCOUNTING STUDENTS' INTEREST IN PURSUING CAREERS IN ISLAMIC FINANCIAL INSTITUTIONS



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Abstract

This study aims to analyze the influence of religiosity, personality, knowledge of Islamic accounting, and job market considerations on accounting students' interest in pursuing careers in Islamic financial institutions. The research adopts the Theory of Planned Behavior, which is an extension of the Theory of Reasoned Action. The study population comprises undergraduate accounting students from universities in Indonesia who have taken Islamic accounting courses. This research employs a quantitative approach. The data used are primary data collected through an online questionnaire survey. The sampling technique used is convenience sampling, which involves selecting samples based on ease of access or respondent availability. Variable measurement is carried out through statements presented to students using a Likert scale ranging from 1 to 5. The sample size was determined using the Lemeshow formula, and this study obtained 155 respondents from several universities in Indonesia, including Universitas Islam Indonesia, Universitas Muhammadiyah Yogyakarta, Universitas Islam Negeri Sunan Kalijaga, Universitas Islam Negeri Walisongo, Universitas Islam Sultan Agung, and Universitas Muhammadiyah Semarang. The analysis tool used was IBM SPSS version 26 software. Data analysis was conducted using multiple linear regression. The results showed that personality and knowledge of Islamic accounting have a positive influence on accounting students' interest in pursuing careers in Islamic financial institutions. Conversely, religiosity and job market considerations do not have a positive effect on accounting students' career interest in Islamic financial institutions.

Keywords: Personality, Islamic Accounting Knowledge, Interest, Accounting Students, Islamic Financial Institutions

INTRODUCTION

Islamic financial institutions are a part of the Islamic economy that has experienced rapid growth in recent decades. These institutions operate based on Sharia, or Islamic law, which is rooted in the Qur'an and Hadith. In Islam, financial transactions must be free from prohibited elements and prioritize public benefit (*thayyib*), such as avoiding *riba* (usury), *gharar* (uncertainty), *riswah* (bribery), and *maysir* (gambling) (Liputan6.com, 2023). Islamic financial institutions, whether banking or non-banking, uphold Islamic values in their services and products and manage the collection and distribution of public funds according to Sharia principles. The global Islamic finance industry continues to grow despite the global economic slowdown (Financial Services Authority, 2023). In 2022, total assets reached USD 4.5 billion, marking an 11% increase. Although facing a slowdown, the industry is projected to continue expanding and reach USD 6.7 billion by 2027. Indonesia, as one of the countries with the largest Islamic finance industry, ranks 7th globally and holds the 3rd position in the 2023 Islamic Finance Development Indicator. Indonesia also ranks 3rd in the Global Islamic Economy Indicator Score, with Islamic finance being one of the assessed components (Financial Services Authority, 2023).

The non bank Islamic financial institution industry in Indonesia faces various development challenges. In Islamic insurance, for instance, major obstacles include economic slowdown that affects market demand, and open competition within the ASEAN Economic Community (AEC). Other issues involve the low public awareness of the importance of insurance, and the lack of human resources who understand Islamic insurance. Similarly, *Baitul Maal wa Tamwil* (BMT) faces suprastructural challenges, especially in terms of the shortage of competent human resources in Sharia and financial operations (Sulistiyowati & Putri, 2021). On the other hand, Islamic pawnshops (*pegadaian syariah*) face issues such as competition from other pawn businesses, a weak public image, and the perception that these institutions are linked to religious fanaticism. Additionally, the threat of loan sharks and the difficulty of eliminating interest based mechanisms in society present significant challenges. Islamic cooperatives, which initially emerged from the conversion of conventional cooperatives, strive to implement Sharia principles in managing savings and loan activities. However, challenges such as religiosity, market trends, and ease of service still need to be addressed to strengthen their position in the Islamic finance industry. Islamic cooperatives emphasize mutual cooperation and fair profit and loss distribution among members, with management based on deliberation through the Annual Members Meeting (*Rapat Anggota Tahunan* or RAT) (Sulistiyowati & Putri, 2021).

Developing high-quality human resources (HR) is crucial for enhancing competitiveness and performance in the workforce. HR equipped with knowledge and skills relevant to industry needs will be better prepared to face job challenges (Sulla et al., 2024). Appropriate education and training, along with collaboration between educational institutions, businesses, and the government, are essential for producing competent workers. Additionally, internship opportunities and certification can improve workers' competitiveness in the job market and contribute to the advancement of organizations across various industrial sectors. The shortage of adequately educated human resources in the field of Islamic economics is a major challenge for Islamic financial institutions. Many educational programs still focus on conventional economics, resulting in a gap between the knowledge acquired by accounting students studying Islamic accounting and the needs of the industry.

Moreover, many human resources in Islamic financial institutions lack academic or practical experience in Sharia, as well as a strong Islamic spirit, which undermines responsibility and work effectiveness (Fitri et al., 2023).

Religiosity refers to the degree of a person's commitment to religious teachings, which influences their attitudes and behavior. Individuals with high religiosity tend to choose careers that are free from *riba* (usury) or activities that violate religious teachings (Fitri et al., 2023). Islamic financial institutions apply principles of *akhlakul karimah* (noble character), trustworthiness, honesty, and mutual help in their operations, and they provide opportunities for employees to perform religious duties and participate in Islamic activities in accordance with Islamic principles. A work environment grounded in these values can influence students' interest in choosing careers in Islamic financial institutions, as it aligns with their beliefs and values. Fitri et al. (2023) and Febriliani et al. (2024) state that religiosity has a positive and significant influence on accounting students' interest in pursuing careers in Islamic financial institutions. Conversely, a study by Yusuf et al. (2022) shows that religiosity does not have a positive impact on students' interest in careers in Islamic financial institutions.

Personality refers to the characteristics that distinguish one individual from another. Personality influences how a person interacts, thinks, and adapts within social and professional environments (Fitri et al., 2023). Alongside religiosity, personality is also an important factor in career choice. Individuals with extroverted personalities tend to choose jobs that involve social interaction, while introverts are more inclined toward careers that allow for independent work. These personality traits are key determinants in one's ability to adapt to the work environment. Personality plays a significant role in determining job satisfaction and success in a chosen career. Fitri et al. (2023) state that personality has a positive and significant effect on accounting students' interest in pursuing careers in Islamic financial institutions. This finding aligns with research by Ramadhani & Setyono (2022), which also shows that personality significantly influences students' career interest in Islamic financial institutions. Thus, the Theory of Planned Behavior (TPB) in the context of attitude toward behavior suggests that individuals evaluate the positive or negative aspects of a behavior before making a decision (Ajzen, 1991).

Knowledge of Islamic accounting refers to an individual's understanding of the principles and rules that govern accounting practices based on Islamic law. In the context of the Theory of Planned Behavior, this knowledge is associated with a person's experience and perspective in controlling their actions (Febriliani et al., 2024). A person's understanding can influence the decisions and actions they take, making knowledge one of the crucial factors that potentially affect behavior in the context of Islamic accounting. Febriliani et al. (2024) argue that knowledge of Islamic accounting has a positive and significant effect on students' interest in pursuing careers in Islamic financial institutions. Research by Karsa (2022) and Maulana (2020) also indicates that Islamic accounting knowledge partially has a significant influence on accounting students' career interest in Islamic financial institutions.

Job market considerations refer to an individual's perspective on the opportunities and prospects within a particular profession (Karsa, 2022). This aligns with the Theory of Planned Behavior (specifically control belief), which posits that individuals hold beliefs about factors that may support or hinder a certain behavior (Ajzen, 1991). Fitri et al. (2023) state that job market considerations positively influence accounting students' interest in pursuing careers in Islamic financial institutions. Similar findings are reported in studies by

Karsa (2022), Ramadhani & Setyono (2022), and Febriliani et al. (2024), which show that job market considerations positively influence accounting students' career interest in Islamic financial institutions.

Interest is defined as a persistent desire to remember and pay attention to certain activities. A person who has an interest in something will consistently and enthusiastically focus on it (Solehah et al., 2022). Interest reflects an individual's inner motivation to engage in activities related to their areas of fascination. Meanwhile, Mathis & Jackson (2006) define a career as a series of positions or roles a person undertakes in relation to work throughout their life. A career involves not only job position progression but also includes professional and personal growth through various roles. A career represents a person's long term journey in the workforce, which evolves over time based on experiences, skills, and individual choices. This study involves accounting students who have completed Islamic accounting courses at the undergraduate level. The main objective of this study is to analyze the influence of religiosity, personality, knowledge of Islamic accounting, and job market considerations on accounting students' interest in pursuing careers in Islamic financial institutions. With a broader scope, this study is expected to provide in depth insights into the factors that influence accounting students' career interest in Islamic financial institutions.

REVIEW OF LITERATURE

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), proposed by Icek Ajzen, explains that human behavior is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. This theory is an extension of the Theory of Reasoned Action (TRA), which was also introduced by Ajzen in 1980. TPB aims to predict individual behavior specifically, emphasizing that a person's intention to perform a behavior is the primary predictor of that behavior. The stronger the intention, the more likely the behavior will be carried out. Furthermore, TPB helps differentiate between individuals who intend to perform a behavior and those who do not. For this reason, the theory is widely applied in various disciplines such as human resource management, marketing, and social research to analyze and predict individual actions based on internal and external factors influencing their decisions.

Religiosity

The term "religiosity" first emerged during Middle English (1150–1500) and originates from the word *religion*, which means faith or belief system. It later evolved into the adjective *religious*, meaning devout or pious. Religiosity refers to the extent to which an individual internalizes and lives by religious teachings, as reflected in their attitudes and behaviors. Individuals with a high level of religiosity tend to choose careers that align with their religious values, such as avoiding *riba* (usury) or other activities that contradict religious teachings (Fitri et al., 2023). In the context of Islamic financial institutions, principles such as *akhlakul karimah* (noble character), *amanah* (trustworthiness), honesty, and mutual assistance are implemented in daily operations. Moreover, these institutions also provide space for employees to perform religious duties and participate in Islamic activities in accordance with Sharia. A work environment based on these Islamic values can attract students with high religiosity, as it aligns with their beliefs and values and encourages them to pursue careers in Islamic financial institutions that uphold those principles.

Personality

According to Indonesian anthropologist Prof. Koentjaraningrat, personality is the arrangement of mental and emotional elements that shape an individual's behavior or actions. Personality is a collection of traits and characteristics that distinguish one person from another. These characteristics influence how someone interacts, thinks, and adapts to both social and professional environments (Fitri et al., 2023). Alongside religiosity, personality is a crucial factor in career selection. Extroverted individuals tend to prefer jobs that involve a lot of social interaction, while introverted individuals are more comfortable with jobs that allow them to work independently. Personality also plays an important role in a person's ability to adapt to the work environment, which ultimately affects career satisfaction and success. For example, someone with an open personality may more easily embrace change and face challenges in the workplace. In the context of the Theory of Planned Behavior (TPB), a person's attitude toward a behavior is based on an evaluation of its positive and negative aspects. This evaluative process involves considerations of personality, which contributes to influencing an individual's decision to engage in or avoid a particular behavior (Ajzen, 1991).

Knowledge of Islamic Accounting

According to the *Kamus Besar Bahasa Indonesia* (KBBI), knowledge is defined as everything that a person knows, including both information and skills related to a particular topic or subject. Knowledge also encompasses the results of one's experiences in perceiving various events, which can serve as a guide for making decisions. Meanwhile, Zaid (2004) defines accounting as *muhasabah*, a structured activity involving the recording of transactions, actions, and decisions in accordance with Islamic law (*Sharia*). Knowledge of Islamic accounting refers to an individual's deep understanding of accounting principles and regulations based on Islamic law. These principles not only involve the technical aspects of accounting but also include ethical and moral values guided by Sharia, such as justice, transparency, and social responsibility. From the perspective of the Theory of Planned Behavior (TPB), this knowledge is closely related to an individual's experience and perspective on how to control their actions in a professional context (Febriliani et al., 2024). The higher the level of understanding an individual has of Islamic accounting, the more likely their decisions and actions will align with these principles. This indicates that Islamic accounting knowledge is not merely technical information but also a key factor that influences a person's behavior, particularly in making ethical and Sharia-compliant decisions in the financial world.

Job Market Considerations

Job market considerations refer to an individual's perception of the opportunities and prospects available in a particular job, which influence their career decisions (Karsa, 2022). In the context of the Theory of Planned Behavior (TPB), specifically under the aspect of *control belief*, individuals form beliefs about the factors that may support or hinder their behavior, including career choices (Ajzen, 1991). These beliefs may include perceptions of the economic climate, competition in the job market, and the potential for future success. The stronger the individual's belief that external factors are supportive, the stronger the motivation to pursue that career.

Career Interest

Interest is a strong internal drive that encourages a person to consistently pay attention to and engage in certain activities that attract their attention (Solehah et al., 2022). Individuals with an interest in a specific field tend to enthusiastically follow developments and participate in activities that align with their interests. In relation to careers, Mathis & Jackson (2006) explain that a career is a long-term journey involving a series of positions or roles undertaken throughout a person's life. A career not only involves the progression of job titles but also reflects professional and personal growth over time, shaped by experiences, skills, and choices. Therefore, interest plays an important role in shaping a career path, as individuals are more likely to choose and thrive in careers that align with their passions.

Hypothesis Development

Religiosity and Accounting Students' Interest in Pursuing Careers in Islamic Financial Institutions

Religiosity refers to the extent to which an individual internalizes religious teachings, as reflected in their attitudes and behavior. Individuals with a high level of religiosity tend to choose careers that align with religious values, such as avoiding *riba* (usury) or other activities that contradict religious teachings (Fitri et al., 2023). Religiosity influences career decision-making, as religious individuals are more likely to consider their faith in all aspects of life, including employment. They will choose professions that align with religious doctrines and avoid practices considered unethical or forbidden in their religion. Therefore, the higher a person's religiosity, the more likely they are to pursue a career that supports their spiritual beliefs and values. Fitri et al. (2023) state that religiosity has a positive and significant influence on accounting students' interest in pursuing careers in Islamic financial institutions. This finding is supported by Febriliani et al. (2024), who also found that religiosity has a strong positive impact on students' career interest in Islamic financial institutions.

H1: Religiosity has a positive effect on accounting students' interest in pursuing careers in Islamic financial institutions.

Personality and Accounting Students' Interest in Pursuing Careers in Islamic Financial Institutions

According to Indonesian anthropologist Prof. Koentjaraningrat, personality is the arrangement of mental and emotional elements that shape an individual's behavior or actions. Personality refers to a set of traits and characteristics that distinguish one individual from another. These characteristics influence how people interact, think, and adapt to both social and professional environments (Fitri et al., 2023). Students who exhibit traits such as diligence, attention to detail, and high integrity are more likely to be interested in working in this sector, as they are able to understand and value Sharia principles that emphasize justice and transparency. Understanding students' personalities is essential for educational institutions and companies to design effective career development programs, thereby increasing student interest in joining Islamic financial institutions. Fitri et al. (2023) found that personality has a positive and significant influence on accounting students' interest in pursuing careers in Islamic financial institutions. This finding is in line with research by Ramadhani & Setyono (2022), which also indicates that personality significantly influences students' career interest in Islamic financial institutions.

H2: Personality has a positive effect on accounting students' interest in pursuing careers in Islamic financial institutions.

Knowledge of Islamic Accounting and Accounting Students' Interest in Pursuing Careers in Islamic Financial Institutions

Knowledge of Islamic accounting refers to an individual's deep understanding of the principles and rules of accounting based on Islamic law. These principles go beyond technical aspects of accounting and include ethical and moral values guided by Sharia, such as justice, transparency, and social responsibility. Within the framework of the Theory of Planned Behavior (TPB), this knowledge is closely related to an individual's experiences and perceptions of how to control their behavior in a professional context (Febriliani et al., 2024). The higher an individual's understanding of Islamic accounting, the more likely their decisions and actions will align with these principles. This indicates that Islamic accounting knowledge is not merely technical information, but also a critical factor that influences behavior especially in making ethical decisions that comply with Sharia principles in the financial sector. Febriliani et al. (2024) state that knowledge of Islamic accounting has a positive and significant effect on students' interest in pursuing careers in Islamic financial institutions. Research by Karsa (2022) and Maulana (2020) also shows that knowledge of Islamic accounting partially has a significant effect on accounting students' interest in choosing careers in Islamic financial institutions.

H3: Knowledge of Islamic accounting has a positive effect on accounting students' interest in pursuing careers in Islamic financial institutions.

Job Market Considerations and Accounting Students' Interest in Pursuing Careers in Islamic Financial Institutions

Job market considerations refer to a person's perspective on the availability of opportunities and prospects in a given career (Karsa, 2022). This aligns with the Theory of Planned Behavior (control belief), which states that individuals hold beliefs about factors that may support or hinder behavior (Ajzen, 1991). Individuals who believe that certain factors support their career behavior such as job availability or institutional reputation are more motivated to seek employment in that field. Those who believe that there are many opportunities and reputable institutions tend to feel more confident and prepared to compete. This suggests that individuals who are optimistic about the job market will be more active in seeking career opportunities aligned with their interests and abilities. Such optimism may also encourage them to take initiatives such as attending training or expanding professional networks, thereby increasing their chances of success in their desired careers. Thus, a positive attitude toward the job market not only influences job search decisions but also strengthens an individual's commitment to achieving their career goals. Fitri et al. (2023) found that job market considerations have a positive influence on accounting students' interest in pursuing careers in Islamic financial institutions. Similar findings were also reported by Karsa (2022); Ramadhani & Setyono (2022); and Febriliani et al. (2024), indicating that job market considerations positively influence accounting students' career interest in Islamic financial institutions.

H4: Job market considerations have a positive effect on accounting students' interest in pursuing careers in Islamic financial institutions.

Theoretical Framework

The hypotheses developed above can be illustrated in the following theoretical framework, as shown in Figure 1 below:

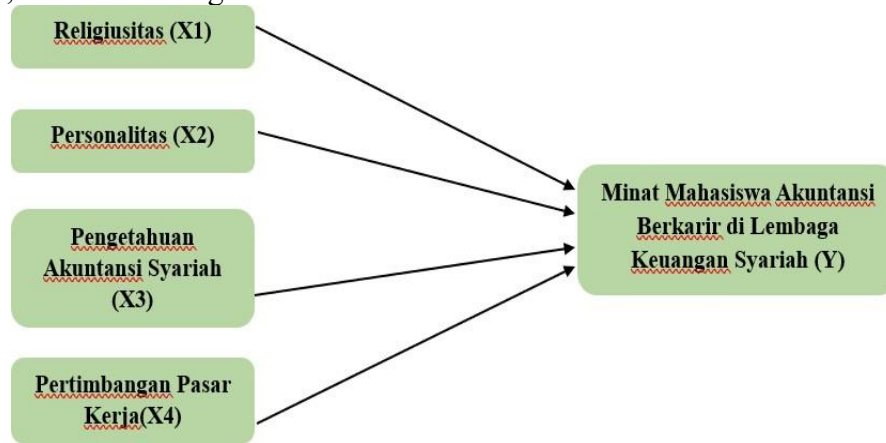


Figure 1.
Theoretical Framework
Source: Figure created in 2024

RESEARCH METHOD

Population and Research Sample

The population in this study consists of undergraduate accounting students from universities in Indonesia who have taken Islamic accounting courses, using a quantitative research method. The data used is primary data collected through the distribution of questionnaires. The questionnaires were distributed electronically or online via a Google Form link. To ensure the validity and reliability of the research data, a preliminary test or pilot test was conducted first. This test involved 35 accounting students. The measurement of variables was carried out using statements presented to the students, evaluated on a Likert scale ranging from 1 to 5. This study employed the convenience sampling method to determine the sample this is a sampling technique based on the ease of access or availability of participants (Sugiyono, 2020). The sample was selected based on factors such as geographical proximity, ease of communication, or participants' willingness to take part. This technique is commonly used in exploratory research or when researchers face constraints such as limited time or financial resources.

The sample criteria in this study include:

1. Education level: Undergraduate (S1) accounting students
2. University status: Students from either public or private universities in Indonesia
3. Course enrollment: Students who have taken Islamic accounting courses

This study uses the Lemeshow formula for sample size determination, as the total population is unknown. The calculation is as follows:

$$\begin{aligned} n &= Z^2 \times P(1 - P) / D^2 \\ &= 1.96^2 \times 0.5(1 - 0.5) \\ &= 3.8416 \times 0.25 / 0.01 \\ &= 0.9604 / 0.01 \\ n &= 96.04 \end{aligned}$$

Based on the calculation above, a minimum of 96.04 respondents is sufficient. In this study, 155 respondents were obtained. This research applied quantitative analysis by measuring the collected data to generate the required information. The analytical tool used was IBM Statistical Package for the Social Sciences (SPSS) version 26. The study utilized descriptive statistical analysis, data quality tests, classical assumption tests, multiple regression analysis, t-test, F-test, and coefficient of determination (R^2).

Research Variables and Operational Definition of the Dependent Variable

Table 1.
Operationalization of Variables

Variable	Operational Definition	Measurement
Interest of accounting students in pursuing a career in Islamic financial institutions	Interest is a strong internal drive that encourages someone to consistently pay attention to and engage in certain activities that attract their attention (Solehah et al., 2022). In relation to a career, Mathis & Jackson (2006) explain that a career is a long journey involving a series of positions or roles held throughout a person’s life. The interest of accounting students in pursuing a career in Islamic financial institutions refers to their attraction or tendency to choose the Islamic finance sector as a career path after graduation.	<ul style="list-style-type: none"> • I am interested in pursuing a career in Islamic financial institutions because I see wide opportunities. • I am interested in working at an Islamic financial institution because the job aligns with Islamic principles. • I am interested in working at an Islamic financial institution because it supports my career success and provides significant financial rewards. • I have a desire to pursue a career in an Islamic financial institution after graduation.

Source: Created in 2024

Independent Variables

Table 2.
Operationalization of Variables

Variable	Operational Definition	Measurement
Religiosity	Religiosity refers to the extent to which an individual internalizes religious teachings, which is reflected in their attitudes and behavior. Individuals with a high level of religiosity tend to choose careers aligned with religious	<ul style="list-style-type: none"> • Every Muslim must choose a workplace whose activities do not conflict with sharia principles. • I believe that income containing elements of riba is forbidden to use.

Variable	Operational Definition	Measurement
	values, such as avoiding riba or other activities that contradict Islamic teachings (Fitri et al., 2023).	<ul style="list-style-type: none"> • I believe that every action, including work, will be rewarded by Allah.- I always pray before starting work.
Personality	Personality refers to the set of traits and characteristics that distinguish one individual from another. These characteristics influence how a person interacts, thinks, and adapts to social and professional environments (Fitri et al., 2023).	<ul style="list-style-type: none"> • I feel motivated to keep learning and developing myself in Islamic finance, especially in terms of technical knowledge and skills. • I believe in the importance of working in a team and collaborating with others to achieve shared goals in an Islamic financial institution. • I am prepared and comfortable in situations that require quick and accurate decision-making, especially under uncertainty. • I am always willing to help colleagues who are struggling with their tasks.
Knowledge of Islamic Accounting	Knowledge of Islamic accounting refers to an individual's in-depth understanding of accounting principles and rules based on Islamic law. These principles go beyond technical aspects and include ethical and moral values guided by sharia, such as justice, transparency, and social responsibility (Febriliani et al., 2024).	<ul style="list-style-type: none"> • understand that Islamic banking is based on the Qur'an and Hadith, while conventional banking is based on formal law in Indonesia • I am familiar with Islamic financing instruments such as mudharabah, musyarakah, ijarah, and murabahah.- In addition to producing accurate financial reports, Islamic accounting aims to ensure business activities align with the social and spiritual goals of Islam, namely the well-being of society. • The elements of the financial position in Islamic entities include assets, liabilities,

Variable	Operational Definition	Measurement
		temporary syirkah funds, and equity.
Job Market Considerations	Job market considerations refer to an individual's views regarding the opportunities and prospects in a particular job field (Karsa, 2022).	<ul style="list-style-type: none"> • I believe that career opportunities in Islamic financial institutions are still widely open. • I believe that working in Islamic financial institutions offers the opportunity to grow in various areas. • Working in Islamic financial institutions provides opportunities for promotion for high-performing employees. • Working in Islamic financial institutions offers job security, reducing the risk of layoffs.

Source: Created in 2024

Data Analysis Method

According to Ghozali (2021), multiple linear regression is a mathematical model that describes the relationship between one dependent variable and several independent variables. The multiple linear regression analysis is conducted at a significance level of 0.05 ($\alpha = 5\%$). The explanation of the multiple linear regression equation is provided below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

Where:

Y = Interest of accounting students in pursuing a career in Islamic financial institutions

α = Regression constant

β = Regression coefficient

X₁ = Religiosity\

X₂ = Personality

X₃ = Knowledge of Islamic Accounting\

X₄ = Job Market Considerations

This model aims to determine the extent to which each independent variable (X₁, X₂, X₃, X₄) influences student interest (Y).

RESULTS AND DISCUSSION

Research Data Description

This study obtained responses from 155 undergraduate accounting students who are currently enrolled and have completed a course in Islamic accounting. Based on their year of entry, the respondents consisted of students from the 2020 cohort (16%) and the 2021 cohort (84%). The respondents came from the following universities:

Table 3.
Validity Test

Variable	Significance Value
X1.1	0.000
X1.2	0.000
X1.3	0.000
X1.4	0.000
X2.1	0.000
X2.2	0.000
X2.3	0.000
X2.4	0.000
X3.1	0.000
X3.2	0.000
X3.3	0.000
X3.4	0.000
X4.1	0.000
X4.2	0.000
X4.3	0.000
X4.4	0.000
Y1.1	0.000
Y1.2	0.000
Y1.3	0.000
Y1.4	0.000

Source: Processed Data, 2024

Validity was tested using the Pearson Correlation technique with a significance level of 0.05 and a sample size of 35 respondents. The results showed that all question items in variable X1 (X1.1, X1.2, X1.3, X1.4), X2 (X2.1, X2.2, X2.3, X2.4), X3 (X3.1, X3.2, X3.3, X3.4), X4 (X4.1, X4.2, X4.3, X4.4), and Y1 (Y1.1, Y1.2, Y1.3, Y1.4) had a significance value (2-tailed) of 0.000. This value indicates that all items for each variable are valid, as the significance value is less than 0.05.

Reliability Test

Table 4.
Reliability Test

Cronbach's Alpha	Number of Items
0.667	5

Source: Processed Data, 2024

Based on the table above, the results of the reliability test show that the Cronbach's Alpha value is 0.667, which is greater than 0.60, indicating that all items in this research questionnaire are considered sufficiently reliable. A Cronbach's Alpha value above 60% can be regarded as adequate in certain research contexts, particularly in exploratory studies or the early stages of instrument development.

Descriptive Statistics

Table 5.
Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity (X1)	155	16.00	20.00	18.8710	1.08538
Personality (X2)	155	16.00	20.00	18.7935	1.17162
Sharia Accounting Knowledge (X3)	155	16.00	20.00	18.7613	1.15704
Job Market Consideration (X4)	155	16.00	20.00	18.9742	1.13360
Career Interest (Y1)	155	16.00	20.00	18.9419	1.02081

Source: Processed Data, 2024

Descriptive statistics is a branch of statistics that presents data in a concise manner to describe patterns, distributions, and characteristics without drawing conclusions or generalizations. The results of the descriptive statistical test show that all variables had a total of 155 respondents (N), with a minimum score of 16.00 and a maximum of 20.00. The mean for each variable is as follows: Religiosity (X1) is 18.8710 with a standard deviation of 1.08538; Personality (X2) is 18.7935 with a standard deviation of 1.17162; Sharia Accounting Knowledge (X3) is 18.7613 with a standard deviation of 1.15704; Job Market Consideration (X4) is 18.9742 with a standard deviation of 1.13360; and Career Interest (Y1) is 18.9419 with a standard deviation of 1.02081.

Classical Assumption Test Normality Test

Table 6.
Normality Test

	Unstandardized Residual
N	155
Normal Parameters	
Mean	0.000000
Std. Deviation	0.95256493
Most Extreme Differences	
Absolute	0.100
Positive	0.044
Negative	-0.100
Asymp. Sig. (2-tailed)	0.001 ^c
Monte Carlo Sig. (2-tailed)	Sig.

Source: Processed Data, 2024

Since the results of the normality test in this study indicated a non-normal distribution, data processing was carried out using the Monte Carlo method. After performing the Monte Carlo test, the residual values showed a normal distribution, with the significance value increasing from 0.000 to 0.088. The significance value of 0.088 is greater than 0.05, indicating that the residual values are normally distributed.

Multicollinearity Test

Table 7.
Multicollinearity Test

Variable	VIF	Tolerance	Description
Religiosity	1.035	0.966	No Multicollinearity
Personality	1.203	0.831	No Multicollinearity
Sharia Accounting Knowledge	1.300	0.769	No Multicollinearity
Labor Market Consideration	1.198	0.835	No Multicollinearity

Source: Processed Data, 2024

The table above shows that all items of the independent variables in this study have a tolerance value greater than 0.10 and a VIF value less than 10. Therefore, the variables of religiosity, personality, sharia accounting knowledge, and labor market consideration do not experience multicollinearity.

Heteroscedasticity Test

Table 8.
Heteroscedasticity Test

Variable	Significance	Description
Religiosity	.013	Heteroscedasticity Occurs
Personality	.803	No Heteroscedasticity Occurs
Sharia Accounting Knowledge	.605	No Heteroscedasticity Occurs
Labor Market Consideration	.695	No Heteroscedasticity Occurs

Source: Processed Data, 2024

All independent variables in this study have a significance value greater than 0.05, namely personality (X2) at 0.803, sharia accounting knowledge (X3) at 0.605, and labor market consideration (X4) at 0.695. Therefore, it can be concluded that heteroscedasticity does not occur in variables X2, X3, and X4. On the other hand, religiosity (X1) shows heteroscedasticity with a significance value of 0.013.

Multiple Regression Analysis

Table 9.
Multiple Regression Analysis

Model	Unstandardized Coefficients (B)	Significance
(Constant)	10.189	0.000
Religiosity	0.061	0.405
Personality	0.147	0.045
Sharia Accounting Knowledge	0.153	0.048

Model	Unstandardized Coefficients (B)	Significance
Labor Market Consideration	0.104	0.167

Source: Processed Data, 2024

Based on the results of the multiple regression analysis shown in the table above, the regression equation is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 10.189 + 0.061X_1 + 0.147X_2 + 0.153X_3 + 0.104X_4 + e$$

Description:

Y = Interest

X₁ = Religiosity

X₂ = Personality

X₃ = Sharia Accounting Knowledge

X₄ = Labor Market Consideration

a = Constant (the value of Y when X₁, X₂, X₃, and X₄ = 0)

β₁ = Regression coefficient of religiosity

β₂ = Regression coefficient of personality

β₃ = Regression coefficient of sharia accounting knowledge

β₄ = Regression coefficient of labor market consideration

e = Standard error or residual variable

The results of the multiple regression analysis are used to identify the influence and relationship between the independent variables, religiosity (X₁), personality (X₂), sharia accounting knowledge (X₃), and labor market consideration (X₄), and the dependent variable, namely the interest in pursuing a career in Islamic financial institutions (Y).

Model Feasibility Test Results (F-Test)

Table 10.
F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	20.741	4	5.185	5.566	.000 ^b
Residual	139.737	150	0.932		
Total	160.477	154			

Source: Processed Data, 2024

If the significance value is below 0.05 (5%), the research model is considered appropriate and can be used for data analysis. Conversely, if the significance value is greater than 0.05 (5%), the model is considered less suitable for data analysis. Based on the results in Table 10 above, the significance value is 0.000, indicating that this regression model is deemed suitable for use. These results explain the influence of the independent variables (Religiosity, Personality, Knowledge of Sharia Accounting, and Job Market Consideration) on the dependent variable (Career Interest in Sharia Financial Institutions). In other words, these variables collectively have a significant effect on Career Interest in Sharia Financial Institutions.

Hypothesis Test Results (T-Test)

Table 11.
T-Test Results

Model	Unstandardized Coefficients (B)	Significance
(Constant)	10.189	.000
Religiosity	0.061	.405
Personality	0.147	.045
Sharia Accounting Knowledge	0.153	.048
Job Market Consideration	0.104	.167

Source: Processed Data, 2024

If the significance value is greater than 5% or 0.05, the hypothesis is rejected, meaning the independent variable does not have a significant influence on the dependent variable. Conversely, if the significance value is less than 5% or 0.05, the hypothesis is accepted, indicating that the independent variable has a significant influence on the dependent variable. The explanation of the hypothesis test results (t-test) for each variable is as follows:

Hypothesis testing for the religiosity variable (X1) on accounting students' interest in pursuing a career in Islamic financial institutions:

The significance value for the Religiosity variable is 0.405, which is greater than 0.05. This indicates that Religiosity does not have a positive influence on Career Interest, and therefore, the alternative hypothesis (H1) is rejected.

Hypothesis testing for the personality variable (X2) on accounting students' interest in pursuing a career in Islamic financial institutions:

The significance value for the Personality variable is 0.045, which is less than 0.05. This indicates that Personality has a positive influence on Career Interest, and therefore, the alternative hypothesis (H2) is accepted.

Hypothesis testing for the Islamic accounting knowledge variable (X3) on accounting students' interest in pursuing a career in Islamic financial institutions:

The significance value for the Sharia Accounting Knowledge variable is 0.048, which is less than 0.05. This indicates that Sharia Accounting Knowledge has a positive influence on Career Interest, and therefore, the alternative hypothesis (H3) is accepted.

Hypothesis testing for the job market consideration variable (X4) on accounting students' interest in pursuing a career in Islamic financial institutions:

The significance value for the Job Market Consideration variable is 0.167, which is greater than 0.05. This indicates that Job Market Consideration does not have a significant influence on Career Interest, and therefore, the alternative hypothesis (H4) is rejected.

Coefficient of Determination (R²) Test

Table 12. R² Test

Model	R	Adjusted R Square	Std. Error of the Estimate
1	0.129	0.106	0.96518

Source: Processed Data, 2024

The R² value ranges from 0 to 1 and indicates how well the independent variables can explain the dependent variable. If R² = 0, it means there is no correlation between the independent and dependent variables, indicating that the independent variables are unable to explain the variability of the dependent variable. Conversely, an R² value of 1 means that the independent variables perfectly explain the variability of the dependent variable, reflecting an ideal model fit. The R² test results in Table 12 show an Adjusted R Square value of 0.106, which means the independent variables in this study are able to explain 10.6% of the variability in the dependent variable. The remaining 89.4% is explained by other variables outside this research model. This indicates that the influence of the independent variables on the dependent variable is still relatively small, and therefore, the model is not yet fully optimal in explaining the variability of the dependent variable.

The Influence of Religiosity on Accounting Students’ Interest in Pursuing a Career in Islamic Financial Institutions

According to Fitri et al. (2023), individuals with high levels of religiosity tend to choose careers that are free from usury (riba) or activities that violate religious teachings. Based on the t-test results, the significance value of the religiosity variable (X1) is 0.405, which is greater than 0.05. This indicates that religiosity does not have a positive influence on career interest in Islamic financial institutions; thus, the alternative hypothesis (H1) is rejected. This study’s findings are not fully aligned with the initial hypothesis. First, students with high religiosity levels may hold idealistic expectations regarding the implementation of sharia principles. If they perceive that Islamic financial institutions do not fully adhere to these principles, their interest may decrease. Second, other external factors such as career prospects, salary, work environment, and family influence may have a more dominant impact than religiosity. Third, a lack of deep understanding of the concepts and operations of Islamic financial institutions may result in students with high religiosity still lacking interest in pursuing a career in this sector. Additionally, students may believe that working in other sectors can also reflect their religious values, and therefore they do not feel compelled to work in Islamic financial institutions.

The Influence of Personality on Accounting Students’ Interest in Pursuing a Career in Islamic Financial Institutions

Personality refers to a set of stable and consistent individual characteristics in responding to certain situations. These characteristics include patterns of thinking, emotions, and behaviors that shape how a person interacts, thinks, and adapts, both in social and professional environments (Fitri et al., 2023). Personality plays a vital role in influencing an individual's response to various situations, including decision making and career direction. Based on the t-test results, the significance value of the personality variable (X2) is 0.045, which is less than 0.05. This indicates that personality has a positive influence on accounting

students' interest in pursuing a career in Islamic financial institutions, thus the alternative hypothesis (H2) is accepted. This finding is consistent with Fitri et al. (2023) and Ramadhani & Setyono (2022), who agreed that personality has a positive and significant influence on accounting students' interest in pursuing a career in Islamic financial institutions. Students with strong personality traits such as discipline, honesty, and good interpersonal skills tend to align with the values of the Islamic financial work environment. Moreover, those who are confident and adaptable to career challenges in this sector are more motivated to choose it. Students with proactive personalities and strong ethical values also view Islamic financial institutions as workplaces aligned with their moral principles. Therefore, a compatible personality supports students' interest in pursuing careers in Islamic financial institutions.

The Influence of Sharia Accounting Knowledge on Accounting Students' Interest in Pursuing a Career in Islamic Financial Institutions

Sharia accounting knowledge refers to an individual's understanding of the principles and rules governing accounting practices based on Islamic law. In the context of the Theory of Planned Behavior, this knowledge is associated with one's experience and perception of how to control their actions (Febriliani et al., 2024). Based on the t-test results, the significance value of the sharia accounting knowledge variable (X3) is 0.048, which is less than 0.05. This indicates that sharia accounting knowledge has a positive influence on accounting students' career interest in Islamic financial institutions, thus the alternative hypothesis (H3) is accepted. This finding is in line with Febriliani et al. (2024), Karsa (2022), and Maulana (2020), who agreed that sharia accounting knowledge has a positive and significant influence on students' interest in pursuing a career in Islamic financial institutions. Sharia accounting knowledge provides students with a better understanding of the principles and operations of Islamic financial institutions, increases their confidence, and shows the relevance of their skills to industry needs. Additionally, with the growth of Islamic financial institutions, students see promising career opportunities aligned with their educational background and are more attracted to pursue careers in sectors that align with sharia principles.

The Influence of Job Market Consideration on Accounting Students' Interest in Pursuing a Career in Islamic Financial Institutions

Job market consideration refers to an individual's perception of the opportunities and prospects available in a certain job, which influences career decisions (Karsa, 2022). Based on the results, the significance value of the job market consideration variable (X4) is 0.167, which is greater than 0.05. This indicates that job market consideration does not have a significant influence on accounting students' interest in pursuing a career in Islamic financial institutions, thus the alternative hypothesis (H4) is rejected. This finding does not fully align with the initial hypothesis. Accounting students may be less interested in working in Islamic financial institutions due to social influences, such as negative stigma or perceptions from peers and family. If they view these institutions as lacking innovation or having limited opportunities, and if they do not receive sufficient support or information about careers in this field, their interest may decline. A lack of knowledge about career opportunities in Islamic financial institutions can also influence their decision-making.

CONCLUSION

Based on the findings of this study, which examined the influence of religiosity, personality, Sharia accounting knowledge, and job market considerations on accounting students' interest in pursuing careers in Islamic financial institutions, several conclusions can be drawn. The results indicate that religiosity does not have a significant impact on students' career interest in this sector. In contrast, personality traits positively contribute to shaping students' interest in working in Islamic financial institutions. Additionally, a solid understanding of Sharia accounting is shown to enhance students' inclination to consider a career in this field. However, considerations of the job market do not appear to significantly influence students' career preferences toward Islamic financial institutions.

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