

## **ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT MAHASISWA UNTUK BERKARIR DI PERBANKAN SYARIAH**

### ***ANALYSIS OF THE FACTORS AFFECTING STUDENTS' INTEREST IN A CAREER IN SYARIAH BANKING***

**Yeni Kustina<sup>1</sup>**

UIN K.H. Abdurrahman Wahid Pekalongan, Pekalongan  
Email contoh : [masnunahma@gmail.com](mailto:masnunahma@gmail.com)

**Hendri Hermawan Adinugraha<sup>2\*)</sup>**

UIN K.H. Abdurrahman Wahid Pekalongan, Pekalongan  
Email contoh : [hendri.hermawan@uingusdur.ac.id](mailto:hendri.hermawan@uingusdur.ac.id)

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#### ***Abstract***

*The large number of graduates of the Sharia Banking Study Program who need to be more absorbed in the world of work according to their field of expertise is the core problem in this research. This research intends to analyze in depth the factors that influence students' interest in pursuing a career in Sharia banking, a study on students of the Sharia Banking Study Program at UIN K.H. Abdurrahman Wahid Pekalongan. The method used in this research is a quantitative approach with an associative type. This research was conducted in the Sharia Banking Department, Faculty of Islamic Economics and Business, UIN K.H. Abdurrahman Wahid Pekalongan. This research will take place in 2023. The population of this research is active students of the Sharia Banking Department, UIN K.H. Abdurrahman Wahid, class of 2018-2020, with a total of 408 students. Sampling used a purposive sampling technique. The sample criteria selected were active students from Class 2018-2020, Department of Sharia Banking, UIN K.H. Abdurrahman Wahid Pekalongan, who have carried out Field Experience Practices at Sharia Financial Institutions totaling 80 students. The data collection technique uses a questionnaire. Data analysis methods use instrument tests (validity tests and reliability tests), classical assumption tests (data normality tests and multicollinearity tests), heteroscedasticity tests, multiple linear regression tests, and hypothesis tests (t-test (partial); f test (simultaneous); and*

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*determinant coefficient test (R<sup>2</sup>)). This research concludes that partial self-efficacy, financial appreciation, and social values positively and significantly affect students' interest in pursuing a career in Sharia banking. Job market considerations partially do not have a positive and significant effect on students' interest in pursuing a career in sharia banking. Based on the results of the F test, it is stated that the variables of self-efficacy, financial rewards, and job market considerations simultaneously have a positive and significant effect on students' interest in pursuing a career in Sharia banking.*

**Keywords:** *self-efficacy; rewards; social value; labor market; interest; Sharia banking.*

### **Abstrak**

*Banyaknya lulusan Program Studi Perbankan Syariah yang tidak terserap di dunia kerja sesuai dengan bidang keahliannya menjadi masalah inti dalam penelitian ini. Penelitian ini bermaksud untuk menganalisis secara mendalam tentang faktor-faktor yang mempengaruhi minat mahasiswa untuk berkarir di perbankan syariah, studi pada mahasiswa Program Studi Perbankan Syariah UIN K.H. Abdurrahman Wahid Pekalongan. Metode dalam riset ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Riset ini dilakukan di jurusan Perbankan Syariah Fakultas Ekonomi Dan Bisnis Islam UIN K.H. Abdurrahman Wahid Pekalongan. Penelitian ini berlangsung pada Tahun 2023. Populasi riset ini yakni mahasiswa aktif Jurusan Perbankan Syariah UIN K.H. Abdurrahman Wahid angkatan 2018-2020 yang totalnya ada 408 mahasiswa. Pengambilan sampel menggunakan teknik purposive sampling. Kriteria sampel yang dipilih adalah mahasiswa aktif Angkatan 2018- 2020 Jurusan Perbankan Syariah UIN K.H. Abdurrahman Wahid Pekalongan yang telah melaksanakan Praktik Pengalaman Lapangan di Lembaga Keuangan Syariah yang berjumlah 80 mahasiswa. Teknik pengumpulan data menggunakan kuesioner. Metode analisis data menggunakan uji instrumen (uji validitas dan uji reliabilitas), uji asumsi klasik (uji normalitas data dan uji multikolinearitas), uji heteroskedastisitas, uji regresi linear berganda, dan uji hipotesis (uji t (parsial); uji f (simultan); dan uji koefisien determinan (R<sup>2</sup>)). Hasil penelitian ini menyimpulkan bahwa secara parsial efikasi diri, penghargaan finansial, nilai sosial, berpengaruh positif dan signifikan terhadap minat mahasiswa untuk berkarir di perbankan syariah. pertimbangan pasar kerja Adapun secara parsial tidak berpengaruh positif dan signifikan terhadap minat mahasiswa untuk berkarir di perbankan syariah. Berdasarkan hasil uji F dinyatakan bahwa variabel efikasi diri, penghargaan finansial dan pertimbangan pasar kerja secara simultan berpengaruh positif dan signifikan terhadap minat mahasiswa untuk berkarir di perbankan syariah.*

**Kata kunci:** efikasi diri; penghargaan; nilai sosial; pasar kerja; minat; perbankan syariah.

\*) *correspondent*

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## A. Introduction

The development of the Islamic economy in Indonesia is relatively rapid, especially the economy in the field of Islamic banking (Adinugraha, 2020). The Financial Services Authority noted that Indonesia’s Islamic banking assets showed positive developments, where total banking assets in December 2022 had a total value of IDR 802.26 trillion, an increase of around 15.63% from the previous year. Financing provided or PYD of IDR 508.07 trillion increased by around 1.93% compared to the prior year’s period. Third-party funds collected also increased by around 20.44% to Rp619.51 trillion. The higher the growth, of course, the greater the human resources needed (Otoritas Jasa Keuangan, 2023). This is shown by the number that increases every year.

Human resources are owned by humans because humans are the main element in every life activity. To realize a complete human being with weight or quality by the nature and objectives of Indonesia’s national development comes from the human being himself (Shulthoni et al., 2023). Human resources, or what is often referred to as human assets, are the main key to directing bank operating activities. Therefore, the acquisition of human resources (bankers) as operational drivers needs to be prepared as well as possible to ensure they have sufficient skills and insights into Islamic finance (Adinugraha, Shulthoni, & Achmad, 2023).

Based on this, human resources who know the banking industry are very important for Islamic banking. However, the reality shows that there are still many human resources who have been involved in Islamic banks who do not have academic and practical experience to support their work (Sibyani et al., 2022). Initial observations made by researchers of Mrs. Imroatul Karima as a bank employee at BTPN Syariah Pekalongan said that employees at the bank were still dominated by conventional

graduates. This has a significant impact on the efficiency and professionalism of Islamic banking (Adinugraha, Shulthoni, & Syakirunni'am, 2023). Even though many universities currently offer Islamic-based economic programs, including the KH. Abdurrahman Wahid State Islamic University of Pekalongan, conventional graduates still dominate the human resources in Islamic banks (Pujianto & Adinugraha, 2022).

Universities are important in helping students make career decisions by directing, expanding, or providing the best solutions. Higher education also plays a role in honing the skills of its students (Musthofiyah et al., 2021). Career interest is one's willingness to do and get a profession that is in line with his dreams (Lestari et al., 2021). There are several factors that influence the choice of a career, including self-efficacy, financial rewards, social values, and labor market considerations. Self-efficacy is about the extent of a person's self-confidence to perform a job task whether a person can do the task or not. Self-efficacy is a person's belief in his ability or competence in performing a given task, achieving goals, or overcoming an obstacle. so self-efficacy determines career choices (Usher & Morris, 2023).

Financial rewards will affect students' interest in working in Islamic financial institutions because financial rewards will support their daily lives. The greater the knowledge students have about financial rewards or income obtained at Islamic financial institutions, the more students will be interested (Chi et al., 2023).

Social value is a value that is viewed from the perspective of others. In its implementation, social value is essential for most students, because students are social creatures who will continue to socialize with their environment. The views of others will undoubtedly be a consideration for students. Many people see that working in a bank will better guarantee their income to meet their needs (Faludi, 2023).

Jobs that are guaranteed or do not quickly terminate employee relations will be chosen by many students. Students usually select jobs based on the job vacancy information they get. Jobs that are easily accessible to students are generally in great demand by students (Agape Sembiring & Michael, 2022).

Several studies regarding student interest in a career in Islamic banking have been conducted, including the following: the self-efficacy variable affects career interest in Islamic banking (Jiang, 2021). Financial rewards have a significant effect on interest in working in Islamic banks (Prayoga, 2017). However, the research of Rikawati & and

Arumsari (2020) The financial reward variable does not affect students’ interest in a career in Islamic institutions. The social value variable affects the interest of Islamic banking students in choosing a career in Islamic banking (Andespa, 2017). The labor market considerations have a significant effect on career interest in Islamic banking (Norlaela & Muslimin, 2022). The variable labor market considerations do not affect career interest in Islamic banking (Norlaela & Muslimin, 2022).

Researchers chose the factors of self-efficacy, financial rewards, social values, and labor market considerations based on several previous studies. The results of earlier studies concluded that there are several differences from other studies in considering the factors that influence career interest in Islamic banking, where these factors are used as research variables. The difference between this research and previous research lies in the population and sample as the object of research, which is different from prior research.

This research is focused on students of UIN KH. Abdurrahman Wahid Pekalongan’s Islamic banking study program because these students take courses on Islamic banking practicum, and they better understand and do business according to Sharia principles. It is expected that when these students have completed or are still in the lecture period, they prefer to do business and work in Sharia-based institutions, especially in Islamic banking. Several previous studies have shown that students do not know what career choices they will pursue. External environmental conditions that change too quickly force them to modify their decisions occasionally (Zakiy, 2021). Accuracy in determining and choosing a career is important in life’s journey. Every student’s career determination must accompany an interest in that field (Annisari & Anggraini, 2022). The tendency for students of the Sharia Banking Study Program to pay attention and remember several activities and pay attention to them continuously is accompanied by a feeling of joy. Their high interest in choosing a career in Sharia banking will certainly bring fresh air in advancing the Sharia banking sector in Indonesia (Wardhianti, 2021).

The researcher chose the research site at UIN K.H. Abdurrahman Wahid because it is the only university with an Islamic banking study program in Pekalongan. In addition, the researcher is a student of the Islamic banking study program of the Faculty of Economics and Islamic Business at UIN K.H. Abdurrahman Wahid, so it can

make it easier for researchers to obtain the data needed. The factors that influence students' career choices and the types of careers they will undertake are exciting things to research because knowing the career choices that students are interested in can help them choose that career.

Based on the description above, the study aims to analyze the effect of self-efficacy, financial rewards, social values, and labor market considerations on student interest in a career in Islamic banking (Study on Students of Islamic Banking Study Program UIN KH. Abdurrahman Wahid Batch).

## **B. Theoretical Framework**

### **Theory of Planned Behavior**

The theory of Planned Behavior (TPB) is a further development of the theory of reasoned action (TRA). Ajzen 1991 developed TPB by adding perceived behavioral control that was not yet in TRA. This theory is used to explain human behavior in certain situations. This theory is a reasonable estimate of behavior because it is matched by the intention to carry out the behavior. Based on this theoretical model, it can be that a person's intention toward behavior is influenced by three factors, including attitude, subjective norms, and perceived behavioral control (Aga, 2023). Planned behavior theory is suitable for describing any behavior that requires planning (Lin et al., 2021).

The theory of planned behavior is a theory that has been used to predict a variety of behaviors, including to predict consumer behavior. In research on student interest in determining a profession, the researcher compares students as consumers who will determine the company as a place in their future career development (Shen et al., 2021). The relationship between the theory of planned behavior with self-efficacy, financial rewards, social values, and labor market considerations can be seen from how positive the student assessment is of students' interest in a career in Islamic banking. By this theory, namely "the greater the desire to choose a career, the greater the intention to show it in certain actions" (Ajzen, 2011). This theory is also used in his research (Ajzen, 2020; Bosnjak et al., 2020; Fadzar et al., 2020).

### **Self-efficacy**

Self-efficacy is an individual's belief in his ability to do something and overcome the conditions that he will succeed. Self-efficacy determines how individuals

feel, think, motivate themselves, and act (Resnick, 2023). Self-efficacy is the belief that a person can understand a situation and create good things (Tek et al., 2018). Self-efficacy is essential in everyday life because it can affect mindset, emotional responses when making decisions, and performance success (Bayır & Aylaz, 2021). The efficacy indicators used are: 1) Level of task difficulty, 2) Breadth of behavioral areas, and 3) Stability of beliefs.

### **Financial rewards**

Financial rewards are all income related to money, as well as direct or indirect company goods given to employees as compensation (Kuvaas et al., 2018). Financial rewards are means given to employees in the form of cash, bonuses, benefits, and pension funds given to them because they have contributed to the business through their work, innovation, and performance in helping the organization or business achieve its goals (Kuvaas et al., 2018). Financial rewards are cash compensation given to individuals because of their profession and commitment to contributing to the organization to achieve its targets. Monetary rewards are one of the reasons people make a career, and it is the most crucial reason after achievement, social relationships, self-actualization, and self-development (Kulikowski & Sedlak, 2020). The financial reward indicators used are 1) High salary at the start, 2) Potential for faster increases in financial rewards, and 3) Availability of pension funds.

### **Social value**

Social value is the ability of individuals to be seen from the perspective of the people around them. Social value is defined as an activity aimed at fostering long-term social development (Kirzner & Miserandino, 2023) (Szabó & Krátki, 2018). Social value is the value that society believes in about things considered suitable and wrong by society; for example, people think that helping is right while stealing is wrong. As a determinant of good and bad behavior, it must go through a weighing process (Retolaza et al., 2019). The social value indicators used are 1) Opportunities for interaction, 2) Self-satisfaction, 3) Community perspective, and 4) Prestigious work.

### **Market considerations**

Labor market considerations are something that a person considers in choosing his profession because the opportunities of each profession will be different (Al-Mansour, 2020). Labor market considerations can be a consideration for someone who chooses their profession. Professions have a broad job market that will be more attractive than professions with a narrow job market. The reason is that the opportunity for expansion of the job and the wages earned will be greater (Rasheed & Abhyankar, 2023). The labor market consideration indicators used are 1) Availability of job opportunities, 2) Security at work, 3) Career flexibility, and 4) Promotion opportunities.

### **Interest**

Interest is something that has a close relationship with attitudes. Interests and attitudes are used when making decisions (Morgan & Canfield, 2021). Interest can foster a person's enthusiasm for pursuing something that has attracted his interest. Career interest is one's willingness to do and get a profession that is in line with one's dreams (Nugroho et al., 2018). The indicators of interest in a career in Sharia banking used are 1) Enjoyment and interest, 2) Attention, 3) Willingness, 4) Concentration, and 5) Awareness.

### **C. Research Methodology**

This type of research is research that has an associative nature where this research is intended to see the relationship between the variables used, namely the independent variable (X) and the dependent variable (Y) (Sugiyono, 2017). The approach in this research uses a Quantitative approach because the data presented relates to numbers (Sugiyono, 2018) This research aims to test the effect of the variable (X) on the dependent variable (Y). It was conducted in 2023 at the Sharia Banking Department of the Faculty of Economics and Islamic Business, UIN K.H. Abdurrahman Wahid Pekalongan. The population of this research is active students of the Islamic Banking Department of UIN K.H. Abdurrahman Wahid class of 2018-2020, of which there are 408 students in total (Source: Academic Students of FEBI UIN KH. Abdurrahman Wahid, 2023).

In this research, sampling will use a purposive sampling technique, which is a sampling technique with specific criteria. The sample criteria chosen are active students



in the 2018-2020 batch of the Sharia Banking Department of UIN K.H. Abdurrahman Wahid Pekalongan who have carried out Field Experience Practices at Islamic Financial Institutions, totaling 80 students. This research uses 2 variables, including Free Variables (independent); in this research, the independent variables used are Self-Efficacy (X1), Financial Awards (X2), Social Values, and Labour Market Considerations (X3). Dependent Variable (dependent); in this research, the dependent variable used is the interest of Islamic banking students in a career in Islamic banking (Y).

In this research, primary data comes from distributing questionnaires to students majoring in Islamic banking in 2018-2022 UIN K.H. Abdurrahman Wahid Pekalongan. Secondary data, namely information obtained from the direct data section produced by researchers on the research object. Information data on the number of students majoring in Islamic banking from the academic students of UIN KH. Abdurrahman Wahid. Data collection techniques using questionnaires Researchers use a Likert Summated Rating measurement scale with response options ranging from 1 to 5 according to the Likert scale. The data analysis method uses an instrument test (validity test and reliability test), classical assumption test (data normality test and multicollinearity test), heteroscedasticity test, multiple linear regression test, and hypothesis testing (t-test (partial); f test (simultaneous); and determinant coefficient test (R<sup>2</sup>)).

## **D. Research Results and Discussion**

### **Results**

The research results presented in this section are the results of the analysis and the results of hypothesis testing as described below:

#### **Multiple Linear Regression Test**

Multiple Linear Regression Test This test was conducted to determine the effect of the independent variable on the dependent variable. Regression analysis is needed to assess the impact of financial self-efficacy (X1), social values (X3), and labor market considerations (X4), awarding student interest in a career in Islamic banking (Y). Based on the estimation results of multiple linear regression tests using the IBM SPSS Statistic 29 application, the data were obtained:

Table 1. Multiple Linear Regression Analysis Test Results

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.703	1.512		.465	.643
X1.T	.665	.140	.365	4.749	.001
X2.T	.659	.137	.396	4.799	.001
X3.T	.403	.112	.347	3.598	.001
X4.T	-.143	.105	-.124	-1.365	.176

a. Dependent Variable: YT

Source: Processed data, 2024.

Looking at Table 1, the following equation can be written:

$$Y = a + 1X_1 + 2X_2 + 3X_3 + 4X_4 + e$$

$$Y = 0.703X_1 + 0.665X_2 + 0.659X_3 + 0.403X_4 + (-0.143) + e$$

The above equation can be explained as follows: a). The constant of 0.703 indicates the value of student interest before being influenced by the variables of financial reward self-efficacy, social value, and labor market considerations is positive; b). Coefficient 1 = 0.665 shows that every increase of 1 self-efficacy score will increase student interest by 0.665, assuming other independent variables are constant. The regression coefficient value on the self-efficacy variable is positive, meaning that if self-efficacy improves, it will increase student interest; c). Coefficient 2 = 0.659 indicates that every increase of 1 score of financial rewards will increase student interest in a career by 0.659, assuming other independent variables are constant. The regression coefficient value on the financial appreciation variable is positive, meaning that if the financial appreciation improves, it will increase student interest; d). Coefficient 3 = 0.403 indicates that every increase of 1 social value score will increase student interest in a career by 0.403, assuming other independent variables are constant. The regression coefficient value on the social value variable is positive, meaning that if the social value improves, it will increase student interest; e). Coefficient 4 = -0.143 indicates that every increase of 1 score of labor market considerations will increase student interest in a career by -0.143, assuming other independent variables are constant. The regression

coefficient value on the labor market consideration variable is negative, meaning that labor market considerations will reduce student interest.

**Hypothesis Test**

a. T-test

Table 2. T-Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.703	1.512		.645	.643
X1.T	.665	.140	.365	4.749	.001
X2.T	.659	.137	.396	4.799	.001
X3.T	.403	.112	.347	3.598	.001
X4.T	-.143	.105	-.124	-1.365	.176

a. Dependent Variable: YT

Source: Processed data, 2024.

This study found a t-table value of 1.98896, so the following results were obtained: 1) It can be seen that the self-efficacy variable (X1) has a Sig value of 0.001 <0.05 and t-count 4.749> t-table 1.994. So it can be concluded that H0 1 is rejected. Ha 1 is accepted, or it can be concluded that partially the self-efficacy variable has a positive and significant effect on student interest in a career in Islamic banking; 2) It can be seen that the Financial Award variable (X2) has a Sig value of 0.001 <0.05 and a t-count of 4.799> t-table 1.994. So it can be concluded that H0 1 is rejected. Ha 1 is accepted, or it can be concluded that partially the financial reward variable has a positive and significant effect on student interest in a career in Islamic banking; 3) It can be seen that the Social Value variable (X3) has a Sig value of 0.001 <0.05 and t-count 3.598> t-table 1.994. So it can be concluded that H0 1 is rejected. Ha 1 is accepted, or it can be concluded that partially the social value variable has a positive and significant effect on student interest in a career in Islamic banking; 4) It can be seen that the Labour Market Consideration variable (X4) has a Sig value of 0.176> 0.05 and a t-count -1.365 < t-table 1.994. So, it can be concluded that H0 1 is accepted and Ha 1 is rejected, or it can

be concluded that partially, the job market consideration variable does not have a positive and significant effect on student interest in a career in Islamic banking.

b. F test

Table 3. F test

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	852.141	4	213.305	46.644	.001 <sup>b</sup>
Residual	342.547	75	4.567		
Total	119.688	79			

a. Dependent Variable: YT

b. Predictors: (Constant), X4.T, X1.T, X2.T, X3.T

Source: Processed data, 2024.

Looking at Table 3, it can be seen that the f-count is 46.644 with a significance of 0.001. In this study, the f-table was obtained from Df 1 (k-1) or 5-1 = 4 and df 2 (n-k) or 80-5 = 75, resulting in a f-table value of 2.49. So it can be concluded that the value of f-count > f-table (46.644 > 2.49), then H0 is rejected and Ha is accepted, meaning that the variables of Self-efficacy, Financial Awards, Social Value, and Job Market Considerations simultaneously have a positive and significant effect on student interest in a career in Islamic banking.

c. Determination Coefficient Test

Table 4. Test results for the coefficient of determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845 <sup>a</sup>	.713	.698	2.13712

a. Predictors: (Constant), X4.T, X1.T, X2.T, X3.T

Source: Processed data, 2024.

Looking at Table 4, it can be stated that Adjusted R Square has a value of 0.698. This indicates that self-efficacy, financial rewards, social values, and job market considerations contribute to the influence of interest in a career in Sharia banking by 69.8%. While the remaining 30.2% is influenced by other variables not included in this

research. Looking at Table 4, it can be stated that Adjusted R Square has a value of 0.698. This indicates that self-efficacy, financial rewards, social values, and job market considerations contribute to the influence of interest in a career in Sharia banking by 69.8%. While the remaining 30.2% is influenced by other variables not included in this research.

## **Discussion**

Based on the results of the analysis in the research that has been carried out, it can be explained as follows:

### **The Influence of self-efficacy on students’ interest in Pursuing a career in Sharia Banking**

The research results show that the self-efficacy variable significantly affects students’ interest in pursuing a career in sharia banking. This is proven by the results of the t-test t-count of 4.749 and a t-table value of 1.994, which means that  $t\text{-count} > t\text{-table}$  ( $4.749 > 1.994$ ) states that  $H_0$  is accepted and  $H_a$  is rejected. With an SPSS sign value of 0.001, which is smaller than 0.05, it can be concluded that the self-efficacy variable partially has a significant effect on students’ interest in pursuing a career in Sharia banking.

This indicates that students have high self-efficacy in their interest in choosing a career in Sharia banking. Self-efficacy itself is a feeling of self-confidence or belief that a person has so that they can control a situation and produce various positive and valuable results. This is the opinion of Morgan & Canfield (2021) who states that having self-efficacy or confidence in a person will encourage that person to be interested in a career in Sharia banking.

The results of this research are in line with research conducted by Esawe (2022) which states that self-efficacy has a significant influence on students’ interest in pursuing a career in Sharia banking.

### **The Influence of financial rewards on students’ interest in Working in sharia banks**

The research results show that financial awards significantly affect students’ interest in pursuing a career in sharia banking. This is proven by the t-test results; the t-count is 4.799, and the t-table value is 1.994, which means that the  $t\text{-count} > t\text{-table}$

(4.799 > 1.994) states that  $H_{a2}$  is accepted and  $H_{02}$  is rejected. With an SPSS sign value of 0.001, which is smaller than 0.05, it can be concluded that partially, the financial reward variable has a significant effect on students' interest in pursuing a career in Sharia banking.

This proves that the higher financial rewards obtained when working in banking can increase the interest of Sharia banking students in pursuing a career in the banking sector. The banking world has prepared various forms of financial rewards that will be offered to its employees, such as salaries and allowances, which are quite attractive (Máca et al., 2020).

The results of this research are in line with research conducted by Jefriyanto et al., (2022) which states that financial awards significantly affect students' interest in pursuing a career in Sharia banking.

### **The influence of social values on students' interest in pursuing a career in Sharia banking**

The research results show that financial rewards significantly affect students' interest in working in Islamic banks. This is proven by the t-test results, the count is 3.598, and the t-table value is 1.994, which means that  $t\text{-count} > t\text{-table}$  ( $3.598 > 1.994$ ), stating that  $H_{a2}$  is accepted and  $H_{02}$  is rejected. With an SPSS sign value of 0.001, which is smaller than 0.05, it can be concluded that partially the social value variable significantly affects students' interest in pursuing a career in Sharia banking.

This proves that social values are one of the factors that influence the interest of students majoring in Sharia Banking to work in Sharia banks. Social value is one of the values that exist in society. Indicators of social value are the opportunity to interact with other people, pursue hobbies, prestigious work, and work with experts in different fields. Of these four factors, the indicators that are the main reason for students' interest in working in Sharia banks are being able to interact with other people and being able to collaborate with experts in various fields, so as to increase students' interest in working in Sharia banks. One of the important roles is the social value (Hardian & Asyik, 2016) Social values must be developed so that they can influence the interests of Sharia banking students at UIN K.H Abdurrahman Wahid Pekalongan.

The results of this research are in line with research conducted by Amiruddin et al., (2020) and Evelina et al., (2020) which states that social values significantly influence students’ interest in pursuing a career in Sharia banking.

### **The influence of job market considerations on students’ interest in working in Islamic banks**

The research results show that job market considerations do not significantly affect students’ interest in pursuing a career in sharia banking. This is proven by the t-test results, t-count is - 1.365, and the t-table- value is 1.994, which means that  $t\text{-count} > t\text{-table}$  ( $- 1.365 < 1.994$ ), stating that  $H_{a2}$  is accepted and  $H_{02}$  is rejected. With an SPSS sign value of 0.176, this value is more significant than 0.05, it can be concluded that the job market consideration variable does not have a significant effect on students’ interest in pursuing a career in Sharia banking.

This proves that job market considerations are not necessarily considered by UIN K.H Abdurrahman Wahid Pekalongan banking students when choosing a career in banking. This is because job opportunities in banking are being narrowed due to the large number of banking job vacancies that are open for all majors (Bere Laka, 2019).

The results of this research are in line with research conducted by Laka et al., (2019) which states that job market considerations do not significantly affect students’ interest in pursuing a career in Sharia banking.

### **The influence of self-efficacy, financial rewards, social values, and job market considerations simultaneously on students’ interest in pursuing a career in Sharia banking**

The results of simultaneous testing (F Test) can be said that the independent variables (self-efficacy, financial appreciation, social values , and job market considerations) simultaneously influence the dependent variable (students’ interest in a career in Sharia banking) significantly. It is known from the results of the F test that the significance value is 0.001, which is less than 0.05 ( $0.001 < 0.05$ ), and the f-count value  $> f\text{-table}$  ( $46.644 > 2.49$ ), so  $H_{05}$  is rejected, and  $H_{a5}$  is accepted. It can be concluded that simultaneously or together, the variables of knowledge about Sharia banking,

financial rewards, spiritual motivation, and job market considerations significantly affect students' interest in working in Sharia banks.

## **E. Conclusion**

Based on the data analysis and discussion above, it can be concluded as follows: 1). From the test results, it is stated that partially Self-Efficacy has a positive and significant effect on Students' Interest in a Career in Sharia Banking; 2). The test results show that partial Financial Awards have a positive and significant effect on Students' Interest in a Career in Sharia Banking; 3). The test results show that partially Social Values have a positive and significant effect on Students' Interest in a Career in Sharia Banking; 4). The test results show that partial Job Market Considerations do not have a positive and significant effect on Students' Interest in a Career in Sharia Banking; 5). Based on the results of the F test, it is stated that the variables Self-Efficacy, Financial Reward, and Job Market Considerations simultaneously have a positive and significant effect on student interest in pursuing a career in Sharia Banking.

The weakness of this research is that it only focuses on one university. There are several things that the author suggests for further study, including the following. 1). Future researchers are advised to use a wider sample, not only students from the Sharia Banking Department, Islamic Economics and Business Faculty, UIN KH. Abdurrahman Wahid Pekalongan, but also other study programs, including several other universities, so that they can compare the results to get more optimal results; and 2). Further research can add different variables that might influence students' interest in working at Sharia Banks.

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