Factors Influencing Student Interest Work at Islamic Banking

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ABSTRACT

This research aims to find out what factors influence students' interest in working in sharia banks. This is quantitative research with an associative approach. The research was conducted on students of the Sharia Banking Study Program at Ahmad Dahlan University in 2023. The population in this research was all students of the Sharia Banking Study Program at Ahmad Dahlan University, totaling 571 people. The purposive sampling method was used to take samples. The number of research samples was calculated using the Slovin formula. With this method, the total research sample was 85 students. Research analysis uses Multiple Regression Analysis. Based on the results of data analysis, it is concluded that: (1) Religiosity has a positive effect on students' interest in working in sharia banks. This is proven by the regression coefficient value of 0.294 and the significance value of 0.026. (2) Knowledge of sharia banking has a positive influence on students' interest in working in sharia banks. This can be seen from the regression coefficient value of 0.369 and the significance value of 0.007. (3) Professional training has no effect on students' interest in working in sharia banks. This is proven by a significance value of 0.788. (4) Job opportunities have a positive influence on students' interest in working in sharia banks. This is indicated by a regression coefficient value of 0.734 and a significance value of 0.000.

Introduction

The development of the business world, including Islamic business, is taking place rapidly throughout the world. Indonesia, as a country with the largest Muslim population, has a large market potential for the development of sharia business. The significant growth of Islamic business in Indonesia can contribute positively to the diversification of employment for the workforce in the country. To support the growth of sharia business, adequate infrastructure and highly qualified human resources in the field of sharia are needed. According to data from the Financial Services Authority (OJK) in 2022, the market share of Islamic banks in Indonesia has only reached 7.09%,

while the market share of conventional banks has reached 92.91%. This shows a significant difference in market share between Islamic banks and conventional banks in Indonesia.

However, to overcome this problem, it is necessary to support human resources or experts (bankers) who have good competence. The advantages of human resources in Islamic banking include four dimensions, mindset (way of thinking), competence (knowledge, expertise, and ability), character (*sidiq, amanah, fathonah*, and *tabligh*), and quality of work motivation (identity as a driving factor) (Trimulato, 2018). The performance of Islamic banking is strongly influenced by the quality of human resources who have a deep understanding in the field of Islamic economics and finance. Nevertheless, the main problem that continues to be faced by the Islamic finance industry is limited human resources.

According to sources quoted from Kompas.com, the Minister of Finance noted that around 90% of human resources in the Islamic finance sector have diverse majors, not only Islamic finance graduates (Ulya, 2021). This problem can actually be an opportunity for universities to equip their graduates with skills in the field of Islamic economics, so that they can become quality human resources who are ready to contribute to the Islamic banking industry (Dwijayanty et al., 2019). Universitas Ahmad Dahlan is one of the private universities that has a sharia banking study program. Each graduate of this program has strong characteristics and expertise in Islamic banking, which can contribute to the development of Islamic banks in Indonesia.

After graduating from the Islamic banking department, graduates have two choices. They can choose to continue their education to a higher level or decide to work directly in the Islamic finance sector. However, not all graduates have an interest in working in the industry. Most of them choose to work in other institutions. Therefore, researchers ask questions about the level of interest of students majoring in Islamic banking to work in Islamic banks, considering that the workforce in the Islamic banking sector is still dominated by non-Islamic banking graduates. This problem is a concern in the Islamic banking industry because of the lack of human resources who have the skills and qualities needed in the context of Islamic banking (Efendi, 2018).

Interest is the desire to meet one's personal needs and desires (Harianti & Taqwa, 2017). There are many factors that influence a person's interest in working in Islamic banking, including the level of religiosity, knowledge of Islamic banking, professional training, and job opportunities. A person's level of religiosity can influence their way of thinking and behavior, because the higher the level of religiosity, the more likely they are to have values consistent with Islamic banking principles. This is important because Islamic banking is based on Islamic religious teachings (Fajriyah, 2019). Knowledge of Islamic banking is also an important factor influencing one's interest in working in the Islamic finance sector. The more knowledge a person has about Islamic banking, the more likely they are to have an interest in working in Islamic banks. This knowledge provides

an understanding of the types of jobs that exist in Islamic banking and can help students in making their career decisions (Bintari & Hakim, 2022).

The next factor is professional training, as explained by Huda (2021), professional training is useful in producing competent and quality human resources so that they can realize maximum performance productivity. And the last one is job opportunities. Job opportunities refer to the number of job positions available in a company or agency (Hafidh et al., 2016). According to research conducted by Prihatini & Rachmawati (2020), the greater and easier the access to job opportunities in a field, the higher the interest of students to choose a career in that field. This research was also motivated by research gaps in previous studies. According to research conducted by Setyowati (2023), the results show that knowledge of Islamic banking and the influence of the family environment contribute to students' interest in working at Islamic banks, while the level of religiosity does not have a significant influence on students' interest in working at Islamic banks.

Hypothesis

Hypothesis is a temporary answer expressed by researchers when answering the formulation of a problem in research (Sugiyono, 2016). The hypothesis of this study is formulated as follows:

The Influence of Religiosity on Student Interest in Working at Sharia Banks

Religiosity is closely related to religious beliefs and principles as well as the spiritual soul, having a significant impact on a person's life and attitude based on the religious principles they profess (Sudarti &; Ulum, 2019). Research conducted by Candraning & Muhammad (2017) shows that spirituality or religiosity has a positive and significant influence on students' interest in working in Islamic financial institutions. Students with a high level of religiosity tend to have a high interest in working in Islamic banks. Based on previous theories and research that have been described, hypotheses are formulated as follows:

H1: Religiosity has a positive effect on students' interest in working in Islamic banks.

The Influence of Sharia Banking Knowledge on Student Interest in Working at Sharia Banks

Knowledge is the ability to understand and know something through the process of learning, observation, or experience. The relationship between the variable of knowledge and interest in working is that if a student has a broad and in-depth knowledge of Islamic banking, then it is estimated that the student will have a high interest in working in Islamic banks. Conversely, if a person's knowledge about Islamic banking is limited, then his interest in working at Islamic banks is likely to be low (Bintari & Hakim, 2022). Research conducted by Sulistiyowati & Hakim (2021) supports this concept by showing that knowledge of Islamic banking has a positive and significant

influence on interest in working in Islamic banking. Based on the theoretical basis and findings of previous research, the research hypothesis is formulated as follows:

H2: Knowledge of Islamic banking has a positive influence on students' interest in working in Islamic banks.

The Influence of Professional Training on Students' Interest in Working in Sharia Banks

Professional training is a means for a person to improve skills, self-development, and realize desired achievements (Huda, 2021). In research conducted by Rahayu & Putra (2019), professional training has a positive effect on choosing a career as a public accountant. Based on the theoretical basis and previous research, the following hypothesis can be formulated:

H3: Professional training has a positive effect on students' interest in working in Islamic banks.

The Effect of Job Opportunities on Student Interest in Working at Sharia Banks

Job opportunities can also be defined as circumstances in which all workers who want to work at a certain wage level will easily get a job (Pratama et al., 2020). The results of research conducted by Prihatini & Rachmawati (2020) indicate that the greater and easier the job opportunities in taxation, the higher the interest of accounting students to choose a career in the sector. On the basis of the theory and the results of previous research, the hypothesis can be formulated as follows:

H4: Job opportunities have a positive effect on students' interest in working at sharia banks.

Method

1. Population and Research Sample

The population in this study is all students of Sharia Banking Study Program of Universitas Ahmad Dahlan totaling 571 people. The sample of this study was taken by *purposive* sampling method, namely sampling by considering certain criteria, for example students are still active, semester 4, 6, 8 and willing to be sampled. The minimum number of samples used is calculated using the slovin formula. With this method, the number of research samples was obtained as many as *85* students.

2. Data and Data Collection Methods

The data used in this study are primary data. Primary data was collected through a research questionnaire using the *Google Form application*. This primary data includes data related to

religiosity, Islamic banking knowledge, professional training, job opportunities and interest in working at Islamic banks. The research questionnaire was measured on a 5-point Likert scale.

3. Definition and Measurement of Variables

This study involved five variables consisting of four independent variables and one dependent variable. The independent variables of this study are religiosity, Islamic banking knowledge, professional training and job opportunities. While interest in working in Islamic banks is treated as a dependent variable. Religiosity is religious behavior in the form of appreciation of religious values which is characterized not only through obedience in carrying out worship ritually, but also the existence of beliefs, experiences and knowledge about the religion adopted (Ancok and Anshori, 2005). These indicators of religiosity include beliefs, religious practices, experiences, knowledge and practice. Data on religiosity were collected with a questionnaire in the form of five statements and measured on a Likert scale. Knowledge is everything that is known, a guide in shaping one's actions, and can also be defined as the result of sensing everything that has happened and passed through based on experience. In this study is knowledge of Islamic banking, namely knowledge of matters related to Islamic banks. There are 5 indicators developed into questionnaires to measure students' Islamic banking knowledge. Knowledge data was collected with a questionnaire in the form of five statement items and measured on a Likert scale.

Professional training is an activity that aims to improve one's abilities and skills in a particular field with the aim of increasing productivity and quality of work. There are 4 statements on the Likert scale to collect data related to student professional training. Job opportunities are a condition that describes the availability of jobs that are ready to be filled by job seekers. This job opportunity variable is measured by an instrument in the form of 4 statements on a Likert scale. Interest is basically the acceptance of a relationship between oneself and something outside oneself, the stronger or closer the relationship, the greater the interest. Interest can also be defined as the process of establishing oneself with pleasant feelings that are attractive to a person. Student interest in a career in Islamic banks is measured by 6 points of statements on a likert scale.

4. Data Analysis Methods

This study consists of four independent variables and one dependent variable. The data analysis tool used in this study is *multiple regression analysis*. *Multiple regression analysis* is used to detect the effect of four independent variables (X1, X 2, X 3 and X4) on the dependent variable (Y). The effect of the independent variable (X1 to X4) on the dependent variable (Y) can be seen from the p-value of the *multiple regression analysis*.

The following is the multiple regression analysis formula used in this research:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 \ldots\ldots\ldots\ldots\ldots\ldots(1)$$

Information:

α = Konstanta

Y   = Student interest

X_1 = Religiosity

X_2 = Knowledge

X_3 = Professional training

X_4 = Job opportunities

$\beta_1, \beta_2, \beta_3, \beta_4$ = Regression Coefficient

Result and Discussion

1. Data Collection Results

The number of questionnaires distributed in this study was 85 pieces. All questionnaires are returned and meet the requirements or with a response rate of 100%. This is because only those who are willing to fill out the questionnaire are sampled. The table below presents the results of the Questionnaire deployment as in table 1.

Table 1. Results of Questionnaire Distribution

Information	Sum
Distributed questionnaires	85
Questionnaires that do not return	0
Returning questionnaires	85
Response Rate	100%

2. Validity Test

The validity test aims to test whether the research questionnaire can measure the variables used, which then the questionnaire can be said to be valid or invalid (Sugiyono, 2013). A questionnaire is said to be valid if the correlation coefficient (r) of each question with the value of Correected Item Total Correlation is greater than or equal to the r value of the table. The r value of the table in the validity test was obtained from the statistical table that the number of respondents as many as 85 people with a significance of 5% showed a table r value of 0.2133. Based on the table above, the results of the validity test of each question item in the column of each total score resulted in a calculated r value of more than 0.2133, so the conclusion is that all question items used in the questionnaire to measure five variables (X1, X2. X3, X4, Y) is valid as in the table 2.

Table 2. Validity Test Results

Variable Instruments	Nilai Corrected Item-Total Correlation Terendah	Information
Student Interest in Working at Sharia Banks	0,722	Valid
Religiusitas	0,364	Valid
Shariah Banking Knowledge	0,549	Valid
Professional Training	0,688	Valid
Job Opportunities	0,674	Valid

3. Reliability Test

Reliability tests are used to determine the consistency of the instrument as a measuring instrument so that the results can be trusted (Sugiyono, 2013). The reliability of the research instrument is measured by Cronbach's Alpha, where if the value of Cronbach's Alpha is more than 0.60 then the research instrument is reliable as in the table 3.

Table 3. Reliability Test

No	Variable	*Alpha Cronbach*	Information
1.	Religiosity (X1)	0,616	Reliable
2.	Shariah Banking Knowledge (X2)	0,653	Reliable
3.	Professional Training (X3)	0,660	Reliable
4	Job Opportunities (X4)	0,732	Reliable
5.	Interest Working in Shariah Bank (Y)	0,858	Reliable

Based on the table above, it can be seen that the reliability test results show Cronbach's Alpha results of 0.616 for religiosity (X1) and 0.653 for Islamic banking knowledge (X2). Cronbach's Alpha results were 0.660 for professional training (X3) and 0.732 for employment opportunities (X4). Work interest (Y) has a Cronbach's Alpha value of 0.858. The value of Cronbach's Alpha of all five variables is more than 0.60 which means that all instruments are reliable.

4. Classical Assumption Test

The normality test is carried out to determine whether the data obtained has a normal distribution or abnormal. Test the normality of the data using *Kolmogorov Smirnov's One Sample analysis*, where if the significance value is more than 0.05, the data is normally distributed. The results of the normality test with *Kolmogorov Smirnov's One Sample*, showed that the significance value of 0.200 was greater than 0.05. This means that the data collected has a normal distribution.

The multicollinearity test aims to find out whether the regression model found a correlation between independent variables. This can be seen from the VIF value. If the value of the VIF value is less than 10 then multicollinearity does not occur. The results of the multicollinearity test showed the VIF value of religiosity variables 1,127, Islamic banking knowledge 1,298, professional training

1,058 and job opportunities 1,374, it can be concluded that in this study there was no multicollinearity.

The heteroscedasticity test aims to determine whether in the regression model there is an inequality *of variance* from the residual of one observation to another. Heteroscedasticity testing in this study was carried out using Glejser test statistics. If the significance value for the independent variable is greater than 0.05, it can be concluded that there is no heteroscedasticity problem. The calculation results show that the significance value for the variable religiosity 0.026, the variable knowledge of Islamic banking 0.007, the variable of professional training 0.788 and the variable of job opportunities 0.000. Because the significance value of the four variables is greater than 0.05 and some are smaller than 0.05, it can be concluded that there are symptoms of heteroscendasticity in one of the study variables.

5.   Hypothesis Testing and Discussion

To test the effect of independent variables on dependent variables, *multiple regression analysis* is used. With *multiple regression analysis*, it will be possible to know the partial influence of each independent variable on the dependent variable by looking at the value of t or t-value. By comparing the t-count value with the t-table value, it will be known how the independent variable partially affects the dependent variable. If t-count is more than t-table means there is a partial influence of the independent variable on the dependent variable.

To test the H1 hypothesis to the H4 hypothesis, a t test or individual test is used, which examines the influence of the independent variable individually in influencing the dependent variable. The effect of service quality (X1), knowledge of Islamic banks (X2), professional training (X3), job opportunities (X4) on interest in working at Islamic banks (Y) can be seen from the significance value or p-value obtained. If the significance value is less than 0.05, it means that the independent variable has an effect on the dependent variable. Conversely, if the significance value is more than 0.05, it means that the independent variable has no effect on the dependent variable, it means that the research hypothesis does not obtain empirical support as in table 4.

Tabel 4. Result of Multiple Regression Analysis

Coefficient

	Model	Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
	1 (Constant)	.393	3.870		.102	.919
	Religiusitas	.294	.129	.175	2.270	.026
	Shariah Banking Knowledge	.369	.134	.228	2.757	.007

	Professional Training	-.036	.135	-.020	-.270	.788
	Job Opportunities	.734	.113	.552	6.483	.000
	a. Dependent Variable: Interest in Working at Sharia Bank					

From the results of data processing in table 5, it shows that the variable of religiosity (X1) affects the interest in working at Islamic banks (Y) with a significance value of 0.026. Meanwhile, the knowledge variability of Islamic banks (X2) affects the interest in working at Islamic banks (Y) with a significance value of 0.007. While the professional training variable (X3) did not affect the interest in working at Islamic banks (Y) with a significance value of 0.788. While the variety of job opportunities (X4) affects the interest in working at Islamic banks (Y) with a significance value of 0.000. Thus, in this study, hypothesis one (H1) which reads religiosity has a significant positive effect on students' interest in working in Islamic banks, hypothesis two (H2) which reads Islamic banking knowledge has a significant positive effect on students' interest in working in Islamic banks and hypothesis four (H4) which reads job opportunities have a significant positive effect on students' interest in working in Islamic banks received empirical support that Significant. While hypothesis three (H3) which reads professional training has a significant positive effect on students' interest in working in Islamic banks does not receive significant empirical support. The discussion of research on the influence of religiosity, knowledge of Islamic banks, professional training and job opportunities on the interest of students working in Islamic banks was carried out as follows:

1. The influence of religiosity on students' interest in working in Islamic banks

    Based on the results of *multiple regression analysis* in table 5 above, it can be seen that the variable of religiosity has a significant influence on students' interest in working at Islamic banks with a significance value of 0.026. It can be concluded that hypothesis one (H1) which reads religiosity has a significant positive effect on students' interest in working in Islamic banks is accepted.

    The results of this study support the results of previous research conducted by Candraning & Muhammad (2017) which stated that religiosity affects students' interest in working at Islamic banks, as well as research conducted by Bintari & Luqman (2022) states that religiosity affects career interest in sharia financial institutions. This is also in accordance with Ahmad's research (2020) which states that spiritual motivation affects career interest in Islamic banks.

2. The influence of Islamic bank knowledge on students' interest in working at Islamic banks

    Based on the results of multiple regression analysis in table 5 above, it can be seen that the variable knowledge of Islamic banks has a significant influence on students' interest in working at Islamic banks with a significance value of 0.007. It can be concluded that hypothesis

two (H2) which reads that Islamic bank knowledge has a significant positive effect on students' interest in working in Islamic banks is accepted.

The results of this study support the results of research conducted by Setyowati (2017) which states that knowledge of Islamic banking affects the interest of students to work in Islamic banks, as well as research conducted by Aviecenna (2023) states that knowledge of Islamic accounting affects the interest of accounting students in careers in Islamic financial institutions. This is also in accordance with Agustini's research (2019) which states that knowledge of sharia accounting has an influence on the interest of accounting students in a career in Islamic financial institutions.

3.   The influence of professional training on students' interest in working in Islamic banks

Based on the results of multiple regression analysis in table 5 above, it can be seen that the professional training variable has no influence on student interest in working at Islamic banks with a significance value of 0.788. It can be concluded that hypothesis three (H3) which reads professional training has a significant positive effect on students' interest in working in Islamic banks does not receive empirical support.

The results of this study support the results of research conducted by Saputra (2018) which states that professional training does not affect career choices as public accountants or non-public accountants. This is different from Norlaela & Muslimin's research (2022) states that professional training has a positive and significant effect on career interest in public accounting firms. In research conducted by Rahayu & Putra (2019), professional training has a positive effect on career selection as a public accountant.

4.   The effect of job opportunities on students' interest in working at Islamic banks

Based on the results of multiple regression analysis in table 5 above, it can be seen that the variable of job opportunities has a significant influence on student interest in working at Islamic banks with a significance value of 0.000. It can be concluded that hypothesis four (H4) which reads job opportunities have a significant positive effect on students' interest in working in Islamic banks is accepted.

The results of this study support the results of research conducted by Norlaela & Muslimin (2022) which states that job market considerations affect students' interest in careers in public accounting firms, as well as research conducted by Aviecenna (2023) states that knowledge of Islamic accounting affects the interest of accounting students in careers in Islamic financial institutions. This is also in accordance with Agustini's research (2019) which states that job market considerations affect the interest of accounting students in a career in Islamic financial institutions.

Conclusion

This study aims to examine the influence of religiosity, knowledge of Islamic banks, professional training and job opportunities on students' interest in working in Islamic banks. Based on the data analysis carried out, it can be concluded that:

1. Religiosity affects students' interest in working at Islamic banks

2. Knowledge of Islamic banks affects the interest of students to work in Islamic banks.

3. Professional training affects students' interest in working in Islamic banks

4. Job opportunities affect students' interest in working at Islamic banks.

The results of this research can contribute to enriching literature and complementing research related to the influence of religiosity, knowledge of Islamic banks, professional training and job opportunities on the interests of students working in Islamic banks. In addition, this research also contributes to the Islamic banking study program in designing educational curricula and lecture materials. Thus, it will be able to increase its role in developing Islamic banking. The use of questionnaires to collect data, may have limitations that there are respondents may not be honest in giving responses or statements in questionnaires given indirectly. Therefore, it is recommended that future research can use other research methods such as experiments or use alternative methods, such as interviews to strengthen the statements of respondents. It is also recommended that future research examine other variables that might affect customer loyalty, such as financial reward and company image.

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