



**THE INFLUENCE OF RELIGIOSITY, KNOWLEDGE OF SHARIA
ACCOUNTING, AND JOB MARKET CONSIDERATIONS ON CAREER
INTEREST IN SHARIA FINANCIAL INSTITUTIONS FOR ACCOUNTING
STUDENTS BALIKPAPAN UNIVERSITY**

Nelly Safitri¹

Balikpapan University, Balikpapan, Indonesia

safitrineli01@gmail.com

Rihfenti Ernayani²

Balikpapan University, Balikpapan, Indonesia

Yanzil Azizil Yudaruddin³

Balikpapan University, Balikpapan, Indonesia

Abstract

This study aims to identify the influence of religiosity, Islamic accounting knowledge, and labor market considerations on career interests in Islamic financial institutions among accounting students at Balikpapan University. The research was conducted at Balikpapan University. This study utilizes primary data collected through the distribution of questionnaires via Google Forms and direct distribution. The sampling technique employed is saturated sampling, yielding a total of 99 respondents. The data analysis method used in this study is Partial Least Square-Structural Equation Modeling (PLS-SEM) using the SmartPLS 4.0 application. The results indicate that religiosity, Islamic accounting knowledge, and labor market considerations each significantly influence career interests in Islamic financial institutions among accounting students at Balikpapan University.

Keywords: Religiosity, Islamic Accounting Knowledge, Labor Market Considerations, Career Interests in Islamic Financial Institutions



INTRODUCTION

The development of Islamic financial institutions in Indonesia has created an increasing need for human resources who understand both accounting and Islamic principles. Accounting graduates are therefore expected to possess competencies that enable them to distinguish between conventional and Islamic accounting practices and to apply accounting principles in accordance with sharia requirements. This need is particularly relevant because the Islamic financial industry continues to develop. According to the Financial Services Authority (OJK), Indonesia's Islamic banking industry recorded total assets of Rp980.30 trillion in December 2024, representing annual growth of 9.88%, while financing increased by 9.92% and third-party funds grew by approximately 10% compared with the previous year. The development of the industry indicates the continuing importance of qualified human resources who understand Islamic financial and accounting practices.

The development of Islamic accounting education is consequently expected to support the availability of graduates who are prepared to enter the Islamic financial sector. Several universities have incorporated Islamic accounting courses and programs into accounting education to provide students with an understanding of sharia concepts, transactions, and financial reporting. However, the availability of educational knowledge does not automatically determine students' career choices. Career decisions are influenced by individual considerations regarding the compatibility between personal values, knowledge, perceived employment opportunities, and the characteristics of the profession. Harimurti (2024) emphasizes the importance of religiosity, Islamic accounting knowledge, financial rewards, and labor market considerations in understanding students' career intentions in Islamic financial institutions. Therefore, examining students' career interest is important for understanding whether the development of Islamic accounting education is accompanied by an intention to enter the Islamic financial sector.

Career interest in Islamic financial institutions refers to an individual's intention or desire to pursue employment in financial institutions that operate according to Islamic principles. For accounting students, such career interest may emerge when they perceive a compatibility between their educational background and the requirements of Islamic financial institutions. In addition to financial considerations, working in an Islamic financial institution may provide non-financial value because the work environment is associated with Islamic principles and ethical considerations (Meliyani et al., 2024). Thus, career interest cannot be understood solely from the availability of employment opportunities;



it also involves individual attitudes, values, knowledge, and perceptions regarding the profession.

The relationship between these factors and career interest can be explained through the Theory of Planned Behavior (TPB). According to TPB, an individual's intention to perform a particular behavior is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of career selection, students' intention to pursue a career in Islamic financial institutions can therefore be associated with their evaluation of the career, their values and social environment, and their perception of their ability and opportunity to enter the profession. The present study focuses on three factors that are relevant to this process: religiosity, Islamic accounting knowledge, and job market considerations. These variables provide different perspectives for understanding why accounting students may develop an interest in pursuing careers in Islamic financial institutions.

The first factor is religiosity. Religiosity reflects the extent to which individuals understand, internalize, and apply religious values in their daily lives. For students who place importance on Islamic principles, career selection may involve consideration of whether the prospective work environment is consistent with their religious values. Within the TPB framework, religiosity can be associated with students' attitudes and value-based evaluations toward a career in Islamic financial institutions. A career perceived as consistent with religious principles may consequently be viewed more positively. Mustika et al. (2024) and Aulia and Tahir (2023) examined religiosity in relation to students' career interests in Islamic financial institutions. However, previous empirical findings remain inconsistent. Shavira and Hidayatullah (2024) reported that religiosity did not significantly influence students' interest in pursuing careers in Islamic financial institutions, whereas Aprilia Bintari (2022) found a significant influence of religiosity on students' interest in Islamic financial careers. These differences indicate that the relationship between religiosity and career interest requires further empirical examination.

The second factor is job market consideration. Job market considerations refer to students' perceptions regarding the availability of employment, accessibility of jobs, career advancement, job security, and professional opportunities. These considerations are important because career selection involves an assessment of whether a particular occupation can provide realistic and sustainable employment opportunities. In the context of TPB, perceptions concerning employment opportunities and the ability to obtain a desired position



can contribute to students' evaluation of and intention toward a particular career. Tania et al. (2023) identify employment opportunities, job security, career advancement, and related employment characteristics as relevant considerations in students' career decisions. Nevertheless, previous findings are not consistent. Maharani (2025) found that job market considerations influence students' career interest in Islamic financial institutions, whereas Efendi (2022) reported that job market considerations did not significantly influence career interest. This inconsistency provides an empirical basis for further investigation.

The third factor is Islamic accounting knowledge. Islamic accounting knowledge represents students' understanding of accounting concepts and practices based on Islamic principles, including the treatment of transactions, contracts, and financial reporting. Such knowledge is relevant because Islamic financial institutions apply accounting practices that differ in certain respects from conventional accounting, particularly in relation to sharia principles and contracts. Students who understand Islamic accounting may have a clearer perception of the competencies required to work in Islamic financial institutions. Within the TPB framework, this knowledge can contribute to a more informed evaluation of the career and strengthen students' confidence in considering employment within the Islamic financial sector. Handayani (2022) explains that Islamic accounting knowledge provides students with an understanding of accounting practices based on sharia principles. However, possessing knowledge does not necessarily mean that students will choose an Islamic financial career because career decisions can also be influenced by employment prospects, organizational characteristics, financial rewards, and personal preferences.

Empirical research regarding the relationship between Islamic accounting knowledge and career interest also produces inconsistent findings. Maulana Yusuf et al. (2022) found that Islamic accounting knowledge significantly influenced the interest of Islamic accounting students in pursuing careers in Islamic financial institutions. Similarly, Sholihah and Wulandari (2023) reported an influence of Islamic accounting knowledge on students' career interest. In contrast, Putra and Rahmi (2024) examined Islamic accounting knowledge as one of the factors associated with career selection and showed that career decisions involve several considerations beyond accounting knowledge. These findings suggest that further research is necessary to clarify the extent to which Islamic accounting knowledge contributes to students' career interest when considered together with religiosity and job market considerations.

The existing literature therefore demonstrates two important issues. First, the Islamic financial sector continues to develop, creating a relevant employment



context for accounting graduates. Second, previous empirical studies have reported inconsistent findings regarding the effects of religiosity, Islamic accounting knowledge, and job market considerations on students' career interest. This inconsistency indicates that the relationship between these factors and career interest has not yet produced a uniform empirical conclusion. In addition, the three variables represent different dimensions of career decision-making: religiosity reflects value-based considerations, Islamic accounting knowledge reflects students' educational and competency-related perceptions, while job market considerations reflect perceptions of external employment opportunities.

The empirical context of this study is accounting students at Balikpapan University who have taken an Islamic accounting course. The relevance of this population is supported by the fact that the respondents already possess exposure to Islamic accounting concepts, making them appropriate for examining whether religiosity, Islamic accounting knowledge, and job market considerations are associated with their interest in entering Islamic financial institutions. The study therefore seeks to examine the influence of religiosity, Islamic accounting knowledge, and job market considerations on accounting students' career interest in Islamic financial institutions.

Based on the phenomenon of the continuing development of the Islamic financial sector, the relevance of Islamic accounting education, the theoretical relationship proposed through the Theory of Planned Behavior, and the inconsistent findings of previous studies, this study is entitled "The Influence of Religiosity, Sharia Accounting Knowledge, and Job Market Considerations on Career Interest in Sharia Financial Institutions among Accounting Students at Balikpapan University."

RESEARCH METHOD

This study examines the influence of religiosity (X1), sharia accounting knowledge (X2), and job market considerations (X3) on career interest in Islamic financial institutions (Y). The dependent variable refers to a variable whose variation is explained by other variables, whereas independent variables are variables that are hypothesized to influence changes in the dependent variable (Ghozali, 2021).

Career interest in Islamic financial institutions is operationally defined as an individual's interest and motivation to pursue employment in the financial sector based on sharia principles. The construct is measured through indicators of



interest, the relevance of the field of study to Islamic law, and desire to pursue a career in Islamic financial institutions (Irwandi, 2024). These indicators are intended to capture the respondent's career orientation toward Islamic financial institutions rather than general interest in accounting.

Religiosity refers to the extent to which individuals understand and apply religious teachings in relation to their attitudes and behavior. In this study, religiosity is operationalized through indicators concerning knowledge of the prohibition of *riba*, knowledge of the prohibition of *gharar*, and understanding that Islamic financial institutions implement Islamic principles (Faiz & Firmansyah, 2024). These indicators primarily represent the cognitive and applied aspects of religiosity that are relevant to the context of Islamic financial institutions. However, they do not represent all dimensions of religiosity, such as religious belief, religious practice, religious experience, and the broader influence of religion on daily life. Therefore, the operationalization of religiosity in this study should be understood as a context-specific measurement of religious understanding and its application rather than as a comprehensive multidimensional measure of religiosity.

Sharia accounting knowledge is defined as an understanding of accounting principles and practices based on the Qur'an, Hadith, and applicable sharia accounting standards. The construct is measured through indicators related to the prohibition of *riba*, *gharar*, and *maysir*, as well as transparency and fairness (Nanda et al., 2025). The indicators therefore capture respondents' understanding of fundamental sharia principles that underlie sharia accounting and financial practices. Nevertheless, because several indicators concern fundamental Islamic principles more generally, the measurement may not fully distinguish specific technical knowledge of sharia accounting from broader knowledge of Islamic financial principles. This distinction is considered in interpreting the findings.

Job market considerations refer to students' perceptions of employment opportunities and career prospects when choosing a career. The indicators include the breadth of employment opportunities, ease of access to employment, promotion opportunities, job security, and increased prestige associated with the occupation (Tania et al., 2023). These indicators reflect the extent to which students consider external employment conditions when evaluating a career in Islamic financial institutions.

The study was conducted among active students of the Accounting Study Program, Faculty of Economics and Business, Balikpapan University, who were enrolled in semesters 3, 5, and 7. A quantitative approach was employed to examine the proposed relationships between the variables and to test the research



hypotheses through statistical analysis. The population consisted of 99 active accounting students from the 2021–2023 cohorts who met the characteristics relevant to the study (Creswell & Creswell, 2018). The inclusion criteria were active students in semesters 3, 5, and 7 who had taken the Sharia Accounting course. Thus, completion of the Sharia Accounting course was applied as a common criterion to all respondents to ensure that participants had been exposed to the subject matter relevant to the study variables.

Because the accessible population meeting these criteria consisted of 99 students, all 99 students were included as respondents. Accordingly, the sampling procedure is more appropriately described as a census or total sampling, in which the entire accessible population is included in the study, rather than merely as nonprobability sampling. The census approach was used because the number of students meeting the predetermined criteria was relatively limited and could be fully covered by the study (Sugiyono, 2023). Students outside semesters 3, 5, and 7 were not included because they did not meet the population criteria established for this study.

Data were collected through questionnaires distributed directly to respondents and through Google Forms and WhatsApp. The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Sugiyono, 2023). The questionnaire items were developed according to the operational indicators of each variable. The data obtained from the respondents were subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

The measurement model (outer model) was evaluated through convergent validity, discriminant validity, and reliability testing. Convergent validity was assessed using factor loadings and Average Variance Extracted (AVE), while discriminant validity was assessed using cross-loading and comparison of the square root of AVE. Reliability was evaluated using Cronbach's Alpha and Composite Reliability, with a general acceptance criterion of values greater than 0.70 (Suryadi et al., 2021). These procedures were used to assess whether the indicators adequately represented their respective constructs.

The structural model (inner model) was evaluated using R-square and path coefficients. R-square values of 0.75, 0.50, and 0.25 were interpreted as strong, moderate, and weak levels, respectively. Hypothesis testing was conducted using the bootstrapping procedure. A hypothesis was considered statistically supported when the t-statistic exceeded the t-table value and the p-value was below 0.05 at a 5% significance level (Arifin & Salam, 2019).



The study's sampling scope should also be considered when interpreting the findings. Since the respondents were limited to 99 accounting students from a single university, namely Balikpapan University, the findings primarily represent the perceptions and career interests of students within that institutional context. Therefore, the results should not be generalized directly to accounting students from other universities, regions, or educational settings without further research involving a broader and more diverse population.

RESULTS AND DISCUSSION

1. Overview of Research Object

Balikpapan University was established on July 1, 1981 based on the Decree of the General Council of the Dharma Wirawan Foundation of East Kalimantan Number Kep.03/YDW/08/81. Subsequently, the Dharma Wirawan Higher Education Foundation of East Kalimantan was established on March 24, 1982 as a university management institution based on the Notarial Deed of Muhammad Rasjid Umar, SH Number 162 of 1982. Balikpapan University is committed to producing superior, independent, and cultured human resources through good governance and quality education based on morals, ethics, character, and integrity. The Accounting Study Program is oriented to produce professional and independent graduates in the fields of financial accounting, management, taxation, and auditing through education, research, community service, and partnerships with stakeholders (Balikpapan University, 2024).

2. Respondent Characteristics

The study involved 99 active Accounting Study Program students at Balikpapan University who met the predetermined inclusion criteria. Based on the questionnaire data, 56 respondents (57%) were from the 2022 cohort, 34 respondents (34%) were from the 2023 cohort, and 9 respondents (9%) were from the 2021 cohort. All 99 respondents (100%) had taken the Sharia Accounting course. A pilot test was conducted separately on 20 students from the 2024 cohort and was not included in the main research sample.

Based on gender, 83 respondents (84%) were female and 16 respondents (16%) were male. These characteristics describe the composition of the respondents included in the analysis. Since all respondents were drawn from a single university and met the same inclusion criteria, the characteristics represent the study population within the context of Balikpapan University and should not



be interpreted as representative of accounting students in other universities or regions.

3. Data Analysis

A total of 99 completed questionnaires were used as the research dataset. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The analysis consisted of evaluation of the measurement model (outer model) and structural model (inner model), followed by hypothesis testing using the bootstrapping procedure.

4. Respondent Response Result

Career Interest in Islamic Financial Institutions

The descriptive responses for the career interest variable show predominantly positive responses across all indicators. For Y1, 54% of respondents selected agree and 42% selected strongly agree. For Y2, 57% selected agree and 40% selected strongly agree. For Y3, 68% selected agree and 28% selected strongly agree, while for Y4, 61% selected agree and 34% selected strongly agree.

These results indicate that respondents generally expressed positive perceptions and stated interest in pursuing careers in Islamic financial institutions. However, the response percentages alone should be interpreted as descriptive evidence of respondents' stated perceptions rather than as direct evidence of actual career decisions or future employment behavior. The high concentration of responses in the agree and strongly agree categories also indicates a relatively limited spread of responses, which should be considered when interpreting the descriptive results.

Religiosity

The religiosity variable also received predominantly positive responses. For X1.1, 41% of respondents selected agree and 56% selected strongly agree. For X1.2, 36% selected agree and 61% selected strongly agree. For X1.3 and X1.4, 43% selected agree and 54% selected strongly agree, respectively.

These findings indicate that respondents generally reported high agreement with the religiosity-related statements used in the questionnaire. However, because the indicators used in this study primarily capture religious understanding and application related to Islamic financial principles, the results should be interpreted within the operational definition adopted in this study rather than as a comprehensive measurement of all dimensions of religiosity.

**Sharia Accounting Knowledge**

Responses to the Sharia Accounting Knowledge variable were also concentrated in the agree and strongly agree categories. For X2.1, 43% of respondents selected agree and 54% selected strongly agree. For X2.2, 53% selected agree and 42% selected strongly agree. For X2.3, 43% selected agree and 52% selected strongly agree, while for X2.4, 52% selected agree and 45% selected strongly agree.

The results indicate that respondents generally reported a positive level of understanding of the sharia accounting-related statements included in the questionnaire. Nevertheless, these results represent self-reported perceptions of knowledge rather than an objective test of accounting knowledge. Therefore, the findings should not be interpreted as evidence that respondents objectively possess a high level of technical sharia accounting competence.

Job Market Considerations

The job market consideration variable also showed predominantly positive responses. For X3.1, 45% of respondents selected agree and 53% selected strongly agree. For X3.2, 52% selected agree and 46% selected strongly agree. For X3.3, 37% selected agree and 62% selected strongly agree, while for X3.4, 33% selected agree and 65% selected strongly agree.

These results indicate that respondents generally considered employment opportunities, career prospects, and related job characteristics when evaluating a career in Islamic financial institutions. As with the other variables, these percentages reflect respondents' stated perceptions and should not be interpreted as direct evidence of actual employment decisions.

The consistently high proportion of agree and strongly agree responses across the four constructs should also be considered when interpreting the descriptive findings. Because all variables were measured using self-reported Likert-scale questionnaires administered to the same respondents, the possibility of response concentration or ceiling effects cannot be ruled out. Accordingly, the descriptive results are interpreted as respondents' reported perceptions rather than as direct evidence of actual behavior.

1) Outer Model (Measurement Model)

The outer model, or measurement model, tests the relationship between indicators and latent variables using validity and reliability tests. There are two tests in the outer model:



1. Validity Test

The validity test consists of a convergent validity test and a discriminant validity test.

a. Convergent Validity Test

Convergent validity testing is conducted to determine the validity of the relationship between indicators and their latent variables. Convergent validity testing can be assessed based on loading factor values and Average Variance Extracted (AVE) values. Loading factor values indicate the strength of the relationship between each indicator and its latent variable. The AVE value describes the average amount of variance explained by the indicators in the latent variable. Acceptable loading factor values are greater than 0.7 and AVE values greater than 0.5.

Table 1
Outer Loadings

Indicator	X1	X2	X3	Y	Explanation
X1.1	0.767				Valid
X1.2	0.759				Valid
X1.3	0.775				Valid
X1.4	0.767				Valid
X2.1		0.761			Valid
X2.2		0.810			Valid
X2.3		0.831			Valid
X2.4		0.801			Valid
X3.1			0.821		Valid
X3.2			0.731		Valid
X3.3			0.851		Valid
X3.4			0.809		Valid
Y1				0.770	Valid
Y2				0.833	Valid
Y3				0.798	Valid
Y4				0.807	Valid

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on table 1, it can be seen that all loading factor values are above 0.7, so that all variable indicators in the study can be said to be valid.



Table 2
Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
X1	0, 588
X2	0.6 4 2
X3	0.647
Y	0.6 44

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on Table 2, it can be seen that the AVE values of all variables are above 0.5, thus fulfilling the requirements of both convergent validity tests. The outer loadings and AVE assessments indicate that the convergent validity test has been met and meets the requirements to proceed to the next stage, namely the discriminant validity test.

b. Discriminant Validity Test

Discriminant validity tests are conducted to determine and ensure the conceptual differences of each variable that this test answers whether the indicator is able to represent its latent variable so that it shows a stronger relationship than other latent variables. The discriminant validity test in the study was conducted by examining the cross-loading and Fornell-Lacker values.

Table 3
Cross Loading

Indicator	X1	X2	X3	Y
X1.1	0.767	0.473	0.486	0.483
X1.2	0.759	0.531	0.415	0.489
X1.3	0.775	0.463	0.367	0.412
X1.4	0.767	0.454	0.491	0.531
X2.1	0.510	0.761	0.476	0.554
X2.2	0.462	0.810	0.391	0.520
X2.3	0.471	0.831	0.451	0.521
X2.4	0.560	0.801	0.509	0.534
X3.1	0.478	0.464	0.821	0.536
X3.2	0.460	0.374	0.731	0.475
X3.3	0.486	0.518	0.851	0.617
X3.4	0.441	0.470	0.809	0.558
Y1	0.452	0.484	0.457	0.770
Y2	0.501	0.565	0.531	0.833
Y3	0.533	0.547	0.572	0.798



Y4	0.528	0.535	0.618	0.807
----	-------	-------	-------	--------------

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on table 3, it can be seen that the cross loading values of each indicator for each variable has a value that is greater than the indicator value of each other variable.

Table 4
Fornell-Lacker

Variables	X1	X2	X3	Y
X1	0.767			
X2	0.627	0.801		
X3	0.578	0.572	0.804	
Y	0.630	0.666	0.683	0.802

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on Table 4, it can be seen that each variable has an AVE root greater than the correlation between variables. The cross-loading and Fornell-Lacker assessments indicate that the discriminant validity test is met and meets the testing requirements.

2. Reliability Test

Table 5
Cronbach's alpha and Composite Reliability

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Information
X1	0.768	0.770	0.851	Reliable
X2	0.814	0.813	0.878	Reliable
X3	0.818	0.826	0.880	Reliable
Y	0.816	0.820	0.878	Reliable

(Source: Data processed by SmartPLS 3.0, 2025)

Based on Table 5, it can be seen that each variable has a Cronbach's alpha and composite reliability value of more than 0.7. This assessment indicates that the variables in this study can be considered reliable.

2) Inner Model (Structural Model)

An inner model, or structural model, is used to explain the relationship between independent and dependent variables. The inner model is assessed by calculating the R-square and f-square values. The R-square and f-square values in this study can be seen in the following table:



Table 6
R-Square Values

	R-square	R-square adjusted
Y	0.603	0.591

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on Table 6, it can be seen that the R-square value of the dependent variable is 0.603 with an adjusted R-square value of 0.591. The R-square value of 0.603 indicates that the variables of Religiosity, Sharia Accounting Knowledge, and Job Market Considerations together are able to explain the variable of Career Interest in Sharia Financial Institutions by 60.3%. Meanwhile, the remaining 39.7% is explained by other variables outside the research model that were not examined.

Table 7
f-square

	Y
X1	0.061
X2	0.136
X3	0.216

(Source: Data processed by SmartPLS 4.0 , 2026)

Based on the results of the F-Square test, the Religiosity variable (X1) has a value of 0.061 which indicates a small influence on Career Interest in Islamic Financial Institutions (Y). The Sharia Accounting Knowledge variable (X2) has a value of 0.136 which is also included in the small influence category. Meanwhile, the Job Market Consideration variable (X3) has a value of 0.216 which is included in the medium influence category. Thus, Job Market Consideration is the variable that provides the largest contribution to Career Interest in Islamic Financial Institutions compared to Religiosity and Sharia Accounting Knowledge. The following is a description of the inner model in the SmartPLS 4.0 application.

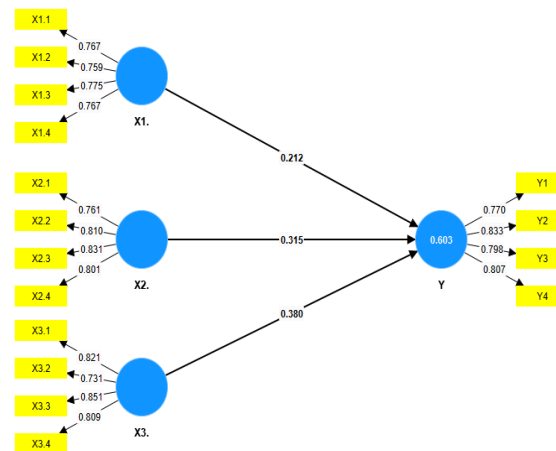


Figure 1
Inner Model (Structural Model)

3) Hypothesis Testing (Bootstrapping)

Hypothesis testing is conducted to determine the influence of one construct on another construct using the bootstrapping method based on the data processing results contained in the path coefficient. Hypothesis testing can be seen from the t-statistic value and the probability value (p-value). Hypothesis testing uses the t-statistic value, so for a 5% alpha, the t-statistic value used is 1.96, so the hypothesis acceptance criteria are >1.96 , while a value <1.96 means the hypothesis is rejected. A probability value (p-value) less than 0.05 indicates a relationship between the variables and the hypothesis is accepted.

Table 8

Bootstrapping Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. -> Y	0.212	0.223	0.085	2,488	0.013
X2. -> Y	0.315	0.300	0.104	3,029	0.002
X3. -> Y	0.380	0.362	0.091	4,198	0.000

(Source: Data processed by SmartPLS 4.0 , 2026)

4) Hypothesis Testing 1: Religiosity influences career interest in Islamic financial institutions.

Based on the results of hypothesis testing, the Religiosity variable (X1) has a path coefficient (Original Sample) of 0.212 with a t-statistic value of 2.488 and a p-value of 0.013. Since the p-value is <0.05 and the t-statistic is >1.96 , Religiosity



has a positive and significant effect on Career Interest in Islamic Financial Institutions. Thus, **the first hypothesis (H1) is accepted.**

5) Hypothesis Testing 2: Sharia Accounting Knowledge Influences Career Interest in Sharia Financial Institutions

The Sharia Accounting Knowledge variable (X2) has a path coefficient of 0.315 with a t-statistic of 3.029 and a p-value of 0.002. Since the p-value is <0.05 and the t-statistic is >1.96 , Sharia Accounting Knowledge has a positive and significant effect on Career Interest in Sharia Financial Institutions. Thus, **the second hypothesis (H2) is accepted.**

6) Hypothesis Testing 3: Job Market Considerations on Career Interest in Islamic Financial Institutions

The Job Market Consideration variable (X3) has a path coefficient of 0.380 with a t-statistic of 4.198 and a p-value of 0.000. Since the p-value is <0.05 and the t-statistic is >1.96 , Job Market Consideration has a positive and significant effect on Career Interest in Islamic Financial Institutions. Thus, **the third hypothesis (H3) is accepted.**

Discussion

1. The Influence of Religiosity on Career Interest in Islamic Financial Institutions

The hypothesis testing results show that Religiosity (X1) has a positive and statistically significant relationship with Career Interest in Islamic Financial Institutions (Y), with a path coefficient of 0.212, a t-statistic of 2.488, and a p-value of 0.013. Because the p-value is less than 0.05 and the t-statistic is greater than 1.96, H1 is supported. This finding indicates that higher scores on the religiosity construct used in this study are associated with higher reported career interest in Islamic financial institutions among Accounting students at Balikpapan University.

The finding can be explained through the Theory of Planned Behavior (TPB), particularly the role of attitude toward behavior. Religiosity may influence how students evaluate a career that is considered consistent with Islamic principles. Students who have stronger religious understanding and apply Islamic principles in their considerations may perceive employment in Islamic financial institutions as more compatible with their values. In this context, religiosity does not directly determine career behavior but represents one factor associated with students' attitudes and stated interest toward a particular career. The interpretation is also consistent with the measurement used in this study,



which emphasizes understanding of the prohibition of *riba* and *gharar* and the implementation of Islamic principles in Islamic financial institutions.

The result is consistent with research conducted by Khaidir & Rahmatullah (2021), which shows that religiosity influences career interest in Islamic financial institutions. Their findings indicate that a stronger religious orientation may be associated with greater interest in pursuing employment related to Islamic principles. This provides support for the present finding that religiosity is statistically associated with students' stated career interest.

The finding is also consistent with Aulia & Tahir (2023), who found that religiosity influences career interest in Islamic financial institutions. Students with stronger religious considerations may perceive Islamic financial institutions as a career environment that is compatible with their religious values. However, the present study measures career interest rather than actual employment behavior. Therefore, the significant relationship should be interpreted as an association between religiosity and reported career interest and not as evidence that religiosity necessarily leads students to work in Islamic financial institutions after graduation.

2. The Influence of Sharia Accounting Knowledge on Career Interest in Islamic Financial Institutions

The hypothesis testing results show that Sharia Accounting Knowledge (X2) has a positive and statistically significant relationship with Career Interest in Islamic Financial Institutions (Y), with a path coefficient of 0.315, a t-statistic of 3.029, and a p-value of 0.002. Since the p-value is less than 0.05 and the t-statistic exceeds 1.96, H2 is supported. The result indicates that higher scores on the sharia accounting knowledge construct are associated with higher reported career interest in Islamic financial institutions among the respondents.

This finding can be interpreted using the Theory of Planned Behavior (TPB), particularly the role of attitude toward behavior. Knowledge may provide students with information that helps them understand the characteristics, principles, and practices of Islamic financial institutions. Greater familiarity with sharia accounting may reduce uncertainty when students evaluate a career in this sector and may contribute to a more favorable perception of the career option. In this sense, knowledge can support the formation of attitudes toward a particular career choice.

The finding is consistent with the results of Sholihah & Wulandari (2023), which showed that sharia accounting knowledge influences career interest in Islamic financial institutions. Students who have a greater understanding of



sharia accounting may have greater familiarity with the principles and practices applied in Islamic financial institutions, which can be associated with greater interest in pursuing a career in the sector.

The present finding also aligns with Athifah & Adinugraha (2022), which showed that knowledge of sharia accounting influences career interest in Islamic financial institutions. Students with a good level of sharia accounting knowledge may have a better understanding of the relationship between their academic background and employment opportunities in Islamic financial institutions.

Nevertheless, the result should not be interpreted to mean that sharia accounting knowledge automatically determines students' career choices. Career decisions can involve multiple considerations beyond academic knowledge, including salary expectations, career development, organizational culture, job security, work environment, geographical location, and personal preferences. Furthermore, the knowledge variable in this study was measured using self-reported questionnaire responses. Therefore, the result reflects the association between respondents' reported sharia accounting knowledge and career interest rather than an objectively tested level of technical accounting competence.

3. The Influence of Job Market Considerations on Career Interest in Islamic Financial Institutions

The hypothesis testing results show that Job Market Considerations (X3) have a positive and statistically significant relationship with Career Interest in Islamic Financial Institutions (Y), with a path coefficient of 0.380, a t-statistic of 4.198, and a p-value of 0.000. Since the p-value is less than 0.05 and the t-statistic exceeds 1.96, H3 is supported. The result indicates that stronger job market considerations are associated with higher reported career interest in Islamic financial institutions among Accounting students at Balikpapan University.

Job market considerations can be interpreted within the Theory of Planned Behavior (TPB) as information that contributes to students' evaluation of available career alternatives. Students do not consider only whether a career is consistent with their academic or religious background; they may also consider whether the career provides employment opportunities, accessibility, job security, promotion opportunities, and professional prestige. These considerations can shape students' attitudes toward a career and contribute to their stated intention to pursue it.

The result is consistent with the research conducted by Budiarsih & Estiningrum (2022), which shows that job market considerations influence interest in pursuing a career in Islamic financial institutions. Job availability, job



security, and promotion opportunities can become important considerations for accounting students when evaluating alternative career paths. Thus, perceptions of favorable employment conditions may be associated with stronger career interest in Islamic financial institutions.

The finding is also consistent with Karsa (2022), which shows that job market considerations influence interest in pursuing a career in Islamic financial institutions. The availability of employment opportunities in the Islamic financial sector may provide students with greater motivation to consider the sector as a potential career destination.

Among the three independent variables examined in this study, Job Market Considerations have the largest path coefficient (0.380) and the largest f-square value (0.216). This indicates that, within the statistical model and sample examined, job market considerations have the strongest statistical association and effect size among the three predictors. This result suggests that employment-related considerations are an important component of students' stated career interest. However, this statistical result should not be interpreted as establishing that job market considerations are universally the most important determinant of career choice, because the analysis is limited to the variables and respondents included in this study.

Overall, the findings indicate that religiosity, sharia accounting knowledge, and job market considerations are each positively and significantly associated with career interest in Islamic financial institutions. The R-square value of 0.603 indicates that the three variables jointly explain 60.3% of the variance in career interest within the research model, while the remaining 39.7% is associated with other factors not examined in this study. Therefore, career interest should be understood as a multidimensional phenomenon rather than as a consequence of a single factor.

The consistently high positive responses observed in the descriptive results should also be interpreted cautiously. The variables were measured using self-reported Likert-scale questionnaires administered to the same respondents, and many indicators received more than 90% combined agree and strongly agree responses. This concentration may indicate limited variation in responses and the possibility of a ceiling effect or response tendency. Consequently, the descriptive findings represent respondents' stated perceptions and interests and should not be equated with actual career behavior. Future research could strengthen the evidence by using broader samples from multiple universities and, where possible, combining questionnaire responses with objective measures of



knowledge and information about respondents' actual career decisions after graduation.

CONCLUSION

Based on the research results and discussion, the conclusions of the research are as follows:

1. Religiosity influences career interest in Islamic financial institutions among accounting students at Balikpapan University. This indicates that the higher the level of religiosity, the higher the career interest in Islamic financial institutions among accounting students at Balikpapan University.
2. Knowledge of Islamic accounting influences career interest in Islamic financial institutions among accounting students at Balikpapan University. This indicates that the higher the knowledge, the higher the interest. The more knowledge of sharia accounting possessed, the higher the interest in pursuing a career in sharia financial institutions among accounting students at Balikpapan University.
3. Labor market considerations influence on career interest in Islamic financial institutions among accounting students at Balikpapan University. This indicates that the better they understand the existing job market, the better they understand the job market. then the higher the interest in pursuing a career in Islamic financial institutions among accounting students at Balikpapan University.

REFERENCES

- Abdurrahim, V. (2022). Determinan Minat Mahasiswa Untuk Bekerja di Lembaga Keuangan Syariah. *Jurnal Ilmiah Hospitality* 533, 11(2).
- Afrianty, N. (2021). *Theory of Planned Behavior*. Brimedia Global.
- Ajzen, I. (2005). *Attitudes, Personality, and Behavior*. Open University Press.
- Alfarisi Akbar Efendi. (2024). Faktor-Faktor yang Berpengaruh Terhadap Minat Mahasiswa Akuntansi untuk Bekerja pada Lembaga Keuangan Syariah. *Madaniyah*, 14(1), 58–73. <https://doi.org/10.58410/madaniyah.v14i1.827>
- Alfitri, M. (2024). *The Impact Of Sharia Accounting Knowledge, Internship Experience, Religious, Financial Incentives, and Labor Market Considerations On The Career Interest Of Uin Suska Students In Sharia Financial Institutions* (Vol. 228, Number 1).
- Andriyen, Nisrina Muthahari, & Sofwan Hadi. (2022). *Pasar Kerja dan Pekerjaan yang Bertanggung Jawab*.



- Aprilia Bintari, I. M. (2022). Pengaruh Lingkungan Keluarga, Religiusitas, Pengetahuan Perbankan Syariah Terhadap Minat Karir Keuangan Syariah. *Jurnal Riset Akuntansi Dan Keuangan*, 10(1), 139–150. <https://doi.org/10.17509/jrak.v10i1.35731>
- Asari, A., Judijanto, L., & Setiati, F. (2024). *Akuntansi keuangan syariah*. PT Mafy Media Literasi Indonesia.
- Athifah, N., & Hermawan Adinugraha, H. (2022). Factors Affecting of Sharia Accounting Students To Work In Sharia Financial Institutions. *Journal Of Islamic Accounting Factors Affecting Of Sharia Accounting Students To Work In Sharia Financial Institutions*. https://doi.org/10.21274/balance_vol3no2_179-194
- Aulia, I., & Tahir, A. (2023). Minat Mahasiswa Akuntansi dalam Berkarir di Lembaga Keuangan Syariah: Religiusitas, Pengetahuan Akuntansi Syariah, dan Pertimbangan Pasar Kerja. *Value Relevance: Jurnal Akuntansi*, 1(1), 8–15.
- Aviva Yunisva, Pembekti Galuh Tri, & Nopriansyah Walidi. (2023). *Riba ≠ Bunga Bank?* (Kaswinata, Ed.). Az-Zahra Media Society.
- Arifin, A. Z., & Salam, A. N. (2019). *Analysis of Millennial Generation Behavior in Consuming Halal Products: Structural Equation Model-Partial Least Square (SEM-PLS) Method*. *Iqtishadia*, 12(2), 266.
- Budiarsih, M., & Estiningrum, S. D. (2022). Pengaruh Pengetahuan, Pelatihan, Pertimbangan Terhadap Minat Mahasiswa Akuntansi Syariah Berkarir Di Lembaga Keuangan Syariah. *Jurnal Riset Akuntansi Dan Keuangan*, 10(3), 519–528. <https://doi.org/10.17509/jrak.v10i3.43170>
- Creswell, J. W., & David Creswell, J. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Sage Publications.
- Ghozali. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 IBM" SPSS" Statistics*. Badan Penerbit Universitas Diponegoro.
- Handayani, A. dan. (2022). Pengaruh Religiusitas Dan Pengetahuan Akuntansi Syari'Ah Terhadap Minat Mahasiswa Akuntansi Berkarir Di Lembaga Keuangan Syari'Ah. *Patria Artha Journal of Accounting & Financial Reporting*, 6(1), 81–92. <https://doi.org/10.33857/jafr.v6i1.576>
- Harimurti, F. (2024). Financial Rewards and Labor Market Considerations in Strenthening Religius And Sharia Accounting Knowladge Towards Kareer Intentions in Sharia Financial Institutions Study on Accountitng Students in Solo Raya. *Journal of Economic, Business and Accounting*.
- Hidayati, H., Ag, M., & Suharti, H. (2024). *Hadis-Hadis Fiqh Muamalah* (M. S. I. Dr. Sanurdi, Ed.). UIN Mataram Press. <https://pustakaegaliter.com/>



- Insiatul Iftitah, I., Wahid Mahsuni, A., Studi Akuntansi, P., Ekonomi dan Bisnis, F., & Islam Malang, U. (2023). Pengaruh Religiusitas, Pengetahuan Akuntansi Syariah dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Akuntansi Berkarir di Lembaga Keuangan Syariah (Studi Kasus Mahasiswa Akuntansi Universitas Islam Malang dan Universitas Muhammadiyah Malang). *E_Jurnal Ilmiah Riset Akuntansi*, 12(02), 902–911. <http://jim.unisma.ac.id/index.php/jra>,
- Irwandi, M. (2024). The Influence of Sharia Accounting Knowledge, Financial Awards, and Work Environment on the Interest of Students of the Accounting Department at Mulawarman University in Career in Sharia Financial Institutions. *Inovasi: Jurnal Ekonomi, Keuangan, Dan Manajemen*, 20(4), 824–834.
- Isbahi, M. B., Zuana, M. M. M. ., & Mariana, E. R. . (2022). The Technology Strategy in Website Communication Media in Improving Business Activities. *Majapahit Journal of Islamic Finance and Management*, 1(2), 126–138. <https://doi.org/10.31538/mjifm.v1i2.17>
- Ismawati, Siti Fatimah, Heny Yuninigrum, Muahemin Nabir, Aisya Febrianti, Masnur, & Muhammad Reza. (2022). Mata Kuliah Mahajemen Keuangan Syariah Terhadap Minat Mahasiswa Berkarir di Lembaga keuangan Syariah. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*.
- Karsa, A. (2022). Faktor-faktor yang mempengaruhi minat mahasiswa bekerja di lembaga keuangan syariah. *Jurnal Ekonomi & Keuangan Islam*, 3(2), 90–98. <https://doi.org/10.20885/jeki.vol3.iss2.art5>
- Khaidir, W., & Rahmatullah, R. (2021). Pengaruh Tingkat Religiusitas Dan Penghargaan Finansial Terhadap Minat Mahasiswa Dalam Memilih Karir Di Lembaga Keuangan Syari'ah. *Jurnal Ar-Ribhu*, 4(1), 195–211.
- Kurniawan, A., As Shidik, F., Mulyati Sekolah Tinggi Ilmu Ekonomi Sutaatmadja Subang, S., Barat, J., & Artikel, H. (2022). The Effect of Sharia Accounting Knowledge, Religiosity, Student's Perception, Motivation on Student's Interest In Career in Sharia Financial Institutions (Empirical Studies in West Java Accounting Study Program Students). *Islamic Economic, Accounting, and Management Journal*. <https://ojs.stiesa.ac.id/index.php/tsarwatica>
- Lestari, & Puji. (2023). Determinants of Accounting Student Career Interest in Sharia Financial Institutions. *Indonesian Journal of Islamic Business and Economics (IJIBE)*.
- Maharani, N. (2025). Pengaruh Literasi Akuntansi dan Pertimbangan Pasar Kerja Terhadap Minat Berkarir Mahasiswa Akuntansi Pada Lembaga Keuangan Syariah. *Journal of Islamic Accounting Competency*, 5(1), 67–88.



- Maulana Yusuf, Lidya Anggraeni, & R. A. (2022). Pengaruh Religiusitas dan Pengetahuan Akuntansi Syariah Terhadap Minat Mahasiswa Akuntansi Syariah Berkarir di Lembaga Keuangan Syariah. *Jurnal Ilmiah Teknik Informatika Dan Komunikasi (JUITIK)*, 2 No.2(Pengaruh Religiusitas dan Pengetahuan Akuntansi Syariah terhadap Minat Mahasiswa Akuntansi Syariah Berkarir di Lembaga Keuangan Syariah), 57–63.
- Meliyani, Syahriza, R., & Harianto, B. (2024). Analisis Faktor Yang Mempengaruhi Minat Mahasiswa Febi Uinsu Dalam Memilih Berkarir Di Perbankan Syariah. *Jurnal Tabarru' : Islamic Banking and Finance*, 7(1), 14–30.
- Mustika, D., Arini, & Dariati, A. M. (2024). Determinan Minat Berkarir Mahasiswa di Perbankan Syariah Determinants of Students Career Interests in Sharia Banking. *Jurnal Akuntansi Dan Ekonomika*, 14(2), 164–173. <https://doi.org/10.37859/jae.v14i2.7920>
- Mutiani, T. (2024). Understanding of Islamic accounting, and labor market considerations on student interest in a career in Islamic financial institutions. *Islamic Accounting Journal*, 4, 15–28. <https://ejournal.uinsalatiga.ac.id/index.php/iaj/article/view/3646%0Ahttps://ejournal.uinsalatiga.ac.id/index.php/iaj/article/download/3646/551>
- Nanda, N., Keri, I., & Jumriani, J. (2025). Literasi Akuntansi Syariah dalam Pengembangan Minat Berkarir pada Lembaga Keuangan Syariah (Studi pada Mahasiswa Akuntansi Syariah IAIN Bone). *ECo-Buss*, 8(1), 345–359. <https://doi.org/10.32877/eb.v8i1.2663>
- Nur Latifah, R., & Setyono, J. (2022). Determinan Minat Berkarir Mahasiswa di Lembaga Keuangan Syariah: Motivasi Sebagai Variabel Moderasi. *Journal of Business Management and Islamic Banking*, 6(1), 137–142. [https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Snapshot-Perbankan-Syariah-Indonesia-Desember-2024/Snapshot Perbankan Syariah Indonesia Desember 2024.pdf%0Ahttps://www.antaranews.com/berita/1918668/menkeu-dorong-lulusan-ekonomi-syar](https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Snapshot-Perbankan-Syariah-Indonesia-Desember-2024/Snapshot%20Perbankan%20Syariah%20Indonesia-Desember-2024.pdf%0Ahttps://www.antaranews.com/berita/1918668/menkeu-dorong-lulusan-ekonomi-syar)
- Nurmawati, M., Pamulang Jalan Surya Kencana No, U., & -Tangerang Selatan, P. (2024). The Influence of Sharia Accounting Knowledge and Family Environment on Interest in A Career in Sharia Financial Institutions. *ECo-Fin*, 6(2). <https://doi.org/10.32877/ef.v6i2>
- Puspasari, M., Devi, Y., & Musthofa, U. H. (2025). Pengaruh Religiusitas, Pengetahuan Akuntansi Syariah, dan Pertimbangan Pasar Kerja Terhadap



- Minat Berkarir di Lembaga Keuangan Syariah. *Jurnal Media Akademik (JMA)*, 3(7).
- Putra, Y. E., & Rahmi, M. (2024). The Influence of Religious Values, Prestige, Family Environment, and Knowledge of Islamic Accounting on Career Selection in Islamic Financial Institutions. *Management Studies and Entrepreneurship Journal*, 5(1), 607–620. <http://journal.yrpiiku.com/index.php/msej>
- Rahayuningsih, S., Khildina, I. W. Al, Rusmiyanti, A. I., & Suprianik, S. (2024). Faktor-Faktor Yang Mempengaruhi Minat Berkarir Mahasiswa Di Lembaga Keuangan Syariah. *SENTRI: Jurnal Riset Ilmiah*, 3(6), 2795–2803. <https://doi.org/10.55681/sentri.v3i6.2934>
- Regita Putri, D., Sam, ani, & Arumsari, V. (2023). The Effect of Financial Rewards, Religiosity, and Job Market Considerations on Student Interest in a Career in Islamic Financial Institutions. *Journal of Islamic Contemporary Accounting and Business*. <http://m.okezone.com>
- Rianto, L. (2022). *Dasar-Dasar Akuntansi Syariah*. Eureka Media Aksara.
- Rufaida, E. R. (2023). The Effect of Sharia Accounting Knowledge on Student Interest in Career in Sharia Financial Institutions. *Jurnal Mediasas: Media Ilmu Syari'ah Dan Ahwal Al-Syakhsyiyah*, 6(2), 266–276.
- Septiyarina, P. (2022). Pengaruh Current Ratio, Total Assets Turnover Dan Return on Assets Terhadap Pertumbuhan Laba. *Jurnal Cendekia Keuangan*, 1(1), 57–69. <https://doi.org/10.34010/jra.v1i1.1617>
- Shavira, L., & Hidayatullah, M. S. (2024). Pengaruh Religiusitas, Peran Lingkungan dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Berkarir di Lembaga Keuangan Syariah. *Jes Stie Sak*, 13(1), 34–44.
- Sholihah, A., & Wulandari, C. (2023). Religiusitas , Pemahaman Akuntansi Syariah , dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Akuntansi Syariah Berkarir di Lembaga Keuangan Syariah. *Islamic Accounting Journal*, 3(1), 25–38.
- Simon, Z., Keuangan, L., Syariah, M., Korporasi, S., & Negara, S. (2023). *Faktor Penentu Minat Mahasiswa Akuntansi Berkarir di Lembaga Keuangan Syariah*.
- Sugiyono. (2023). *Metode Kualitatif dan Kuantitatif R&D*. Alfabeta.
- Suryadi, B., & Hayat, B. (2021). *Religiusitas Konsep, Pengukuran, dan Implementasi di Indonesia*. Bibliosmia Karya Indonesia.
- Suryadi, N., Yusnelly, A., & Chika. (2021). Faktor-Faktor yang Mempengaruhi Minat Mahasiswa Jurusan Akuntansi terhadap Pemilihan Berkarir di Bidang Perpajakan dengan Religiusitas sebagai Variabel Moderasi (Studi Kasus pada Universitas Negeri di Pekanbaru). *Jurnal Pundi*, 5(2), 265–280.



- Tania, J., Djadjadikerta, H., Wirawan, S., & Setiawan, A. (2023). Pengaruh Pertimbangan Pasar Kerja, Lingkungan Kerja dan Penghargaan Finansial terhadap Minat Mahasiswa Akuntansi dalam Bekerja di Lembaga Keuangan Syariah. *Journal of Accounting and Business Studies*, 6(2). <https://doi.org/10.61769/jabs.v6i2.549>
- Wahidi, R. (2017). *Tafsir Ayat-Ayat Akidah: Wawasan al-Qur'an Tentang Pokok-Pokok Keimanan*. Trussmedia Grafika.
- Wildan Faiz, M., & Firmansyah, F. (2024). The moderating effect of religiosity on intention to use product financing. *Asian Journal of Islamic Management*, 2024(1), 50–62. <https://doi.org/10.20885/AJIM>
- Yulfa Febriliani, F. A. S. D. A. (2024). The Influence Of Religius, Sharia Accounting Knowledge And Job Market Considerations On Accounting Students' Interest In A Career In Sharia Financial Institutions (Case Study Of Accounting Students In Karawang). *Management Studies and Entrepreneurship Journal*, 5(2), 3273–3285. <http://journal.yrpioku.com/index.php/msej>