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

Mahdalena Alfitri

Universitas Riau, Indonesia
mahdalenaalfitri06@gmail.com

ABSTRACT

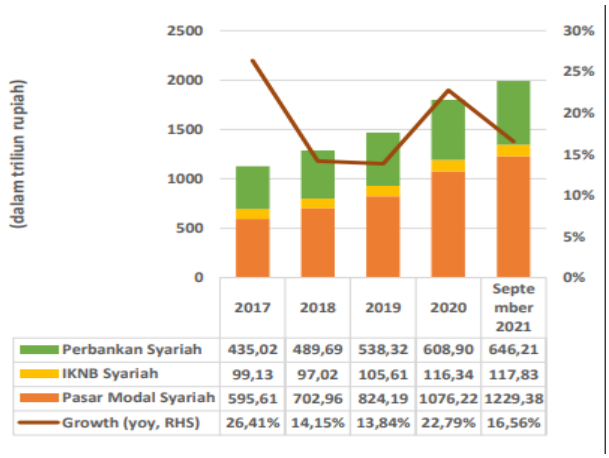
Work readiness among college graduates is not solely dependent on academic achievement; rather, it necessitates possessing sufficient knowledge and skills for acceptance into professional settings. This research seeks to investigate the impact of sharia accounting knowledge, internship experience, religiosity, financial incentives, and labor market considerations on interest in pursuing a career in sharia financial institutions. The study's target population comprises students from the Accounting Department and the Islamic Economics Department, specifically those from the class of 2018. The research employs a purposive sampling method, involving 80 respondents. The utilized data consists of firsthand information gathered through the distribution of questionnaires to the respondents. The methodology applied involves quantitative analysis through multiple linear regression, utilizing SPSS version 26 for assistance. Findings indicate that Sharia accounting knowledge and financial incentives do not significantly impact students' interest in pursuing a career in sharia financial institutions. While internship experience, religiosity, and labor market considerations emerge that significantly influence interest in pursuing a career in sharia financial institutions. The results are useful as considerations in making career decisions in sharia financial institutions, so this research provides added value in improving the quality of teaching and adding academics who are experts in their fields. And it is hoped that it can improve the quality of graduates who are ready to use according to the needs of the labor market and help adapt the curriculum in the sharia accounting education system that is relevant in today's world of work.

Keywords: Sharia Accounting Knowledge, Internship Experience, Religiusity, Financial Incentives, Labor Market Considerations

INTRODUCTION

The growth and development of Indonesia's sharia economy and business are increasingly widespread; even business people admit that sharia businesses can survive in difficult economic conditions. This is proven by the history of the Monetary Crisis in 1997, which collapsed the conventional economy, but the sharia economy was able to survive in this situation, and to date, the sharia economy is increasingly developing into various financial sectors such as Sharia banking, Sharia insurance, Sharia pawnshops, and others (S & Muchlis, 2016).

The development of the sharia financial industry over the last decade has shown positive and quite encouraging developments, both from the banking and non-banking sectors, as can be seen from the following data:



Source: Sharia Banking Snapshot, September 2021

Figure. 1.1. Development of the sharia financial industry

Based on the table above, total sharia financial assets grew to IDR 1,993.41 trillion from the previous year's IDR 1,608.50 trillion. This also includes the sharia banking sector which continues to grow from IDR 435.02 T in 2017 to IDR 646.21 T in September 2021.

Currently, the number of sharia banking workers in Indonesia, both in Islamic Commercial Banking (BUS), Islamic Banking Units (UUS), and Islamic BPR (BPRS), has increased. You can see the number of BUS, UUS, and BPRS workers in the table below:

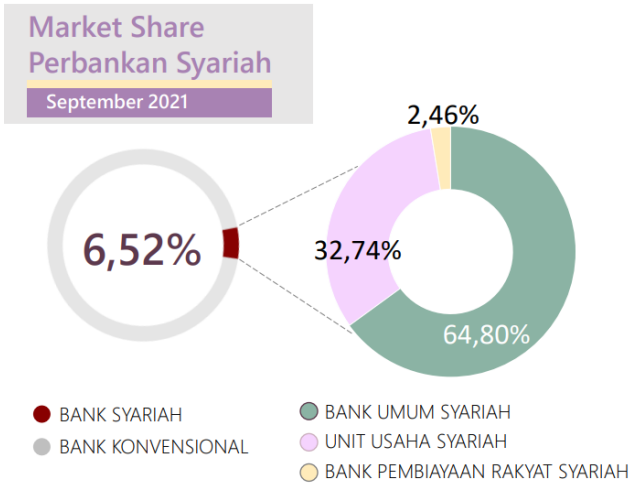
Table 1.1

Bank Name	2018	2019	2020
Islamic Commercial Banking	49.516	49.654	50.212
Islamic Banking Units	4.955	5.186	5.326
Islamic BPR	4.918	6.620	6.750
Total	59.389	61.460	62.288

Source: Sharia Banking Statistics, January 2021

Based on the provided table, it is evident that the quantity of BUS workers in 2018 was 49,516, in 2019 it was 49,654, and in 2020 it was 50,212. The number of UUS workers in 2018 was 4,955, in 2019 it was 5,186, and in 2020 it was 5,326. The number of BPRS workers in 2018 was 4,918, in 2019 it was 6,620, and in 2020 it was 6,750. From this explanation, it can be concluded that the number of workers has increased.

Nevertheless, this did not result in a rise in the market proportion of Islamic banks. According to the OJK, Indonesia's market share of Islamic banks remained at 6.52% as of September 2021, in contrast to the 93.48% market share held by conventional banks. This situation clearly highlights a significant disparity in market share between Islamic and conventional banks in Indonesia. The following is market share data for sharia banking in Indonesia:



Source: Sharia Banking Snapshot, September 2021

Figure. 1.2. Market Share of Sharia Banking in Indonesia

Seeing this, the increase in the workforce in sharia banking should be able to create a higher market share than the current one. This requires sharia banks to improve their services to customers. Of course, to overcome these problems, it must be supported by qualified human resources or experts (bankers) who have experience in the field of sharia finance.

However, in reality, there are still many human resources professionals working in sharia financial institutions who do not have academic or practical experience in the field of sharia finance. According to sources quoted from Tempo.co, Minister of Finance as of December 29, 2020, Sri Mulyani Indrawati said that 90% of the workforce in sharia financial institutions does not come from graduates of the sharia finance study program but from other study programs. Furthermore, according to data quoted from Republika.co, Vice President KH. Ma'ruf Amin said that of the many graduates of sharia finance study programs, around 10% who have a sharia financial educational background work in the sharia banking industry. This fact can certainly backfire because it affects the quality of the "shariah" of the sharia industry.

Apart from that, based on the roadmap in the plan to implement sharia economic development by the National Committee for Sharia Financial Economics (KNEKS), one of the things they want to develop is sharia-based superior human resources.

Given the aforementioned facts, researchers question the level of interest among graduates in Sharia accounting and Sharia economics when it comes to pursuing careers in Sharia financial institutions. This inquiry arises in light of the current scenario where human resources (HR) in Sharia financial institutions are predominantly comprised of non-Sharia graduates. This situation poses a challenge for Islamic financial institutions, as it leads to a shortage of high-quality and professional human resources.

Research carried out by Ni'mah (2019) regarding the impact of religiosity, Sharia accounting knowledge, and labor market considerations indicates that religiosity does not play a role in shaping the purpose of Islamic accounting students in pursuing professions in Sharia financial institutions. However, the variables of Sharia accounting knowledge and labor market considerations do

influence. A similar study conducted by Sandy (2019) on the factors influencing students' interest in pursuing careers in Sharia banking reveals that labor market considerations significantly affect. In contrast, financial incentives and Sharia accounting knowledge do not have an impact.

Furthermore, research conducted by Munfaati (2017) on the influence of internship experience in the banking industry on students' work readiness showed that internship experience affected students' work readiness.

In light of the given context, the researcher is motivated to undertake a study titled "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." This research endeavors to investigate the influence of sharia accounting knowledge, internship experience, religiosity, financial incentives, and labor market considerations on the interest in a career in sharia financial institutions among UIN Suska students.

METHOD, DATA, AND ANALYSIS

The methodology employed in this study is quantitative research. As outlined by Sugiyono (2016), quantitative research adheres to the positivist philosophy, focusing on the examination of specific populations or samples. It involves the collection of data through research instruments and utilizes quantitative or statistical data analysis to assess a predetermined hypothesis. Primary data was used, and respondents were given a questionnaire to complete.

The study included a population of 402 individuals, comprising students from UIN SUSKA who were enrolled in the Accounting and Sharia Economics programs in the year 2018. Sampling in this research used nonprobability sampling with a purposive sampling method. The Slovin formula was applied to calculate the size of the sample, yielding a sample of 80 respondents. The Likert scale is the measurement tool employed. The method of analysis applied involves the utilization of multiple linear regression, facilitated by the software SPSS version 26.

RESULT AND DISCUSSION

Descriptive Statistics

An overview of the mean, standard deviation, variance, maximum, minimum, total, range, kurtosis, and skewness is given by descriptive statistics (distribution differences) (Ghozali, 2005).

Table 1.2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Sharia Accounting Knowledge	80	13	20	16.30	1.694
Internship Experience	80	8	16	12.71	1.780
Religiosity	80	13	20	16.89	1.814
Financial Incentives	80	9	20	14.34	2.170
Labor Market Consideration	80	4	16	10.71	1.897
Interest	80	7	24	18.29	2.649
Valid N (listwise)	80				

Table 1.2 shows that the variable of interest (Y) has an average of 18.29 and a standard deviation of 2.649. It ranges from a minimum value of 7 to a maximum value of 24. The values of Sharia

Accounting Knowledge (X1) range from 13 to 20, with an average of 16.30 and a standard deviation of 1.694. The value of internship experience (X2) ranges from 8 to 16, with an average of 12.71 and a standard deviation of 1.780. The range of religiosity (X3) is 13 at the lowest and 20 at the highest, with an average of 16.89 and a standard deviation of 1.814. Financial incentives (X4) range from 9 to 20, with an average of 14.34 and a standard deviation of 2.170. Labor Market Consideration (X5) ranges from 4 to 16, with an average of 10.71 and a standard deviation of 1.897.

Validity Test

A validity test is an evaluation tool that indicates the level of validity of a research tool. A validity test's purpose is to ensure the reliability of the measurement instrument. As outlined by Ghozali (2005), the validity test involves the computation of the R-value (item-total correlation) and its comparison with the R-table. If the calculated R-value exceeds the value in the R-table and is positive, the question or statement being examined is deemed valid. The outcomes of the validity test for this study are presented in the table provided below:

Table 1.3. Validity Test

Variabels	Statement Details	Item Total Correlation (R-value)	R-table	Description
Sharia Accounting Knowledge (X1)	PAS_1	0,393	0,3610	Valid
	PAS_2	0,576	0,3610	Valid
	PAS_3	0,490	0,3610	Valid
	PAS_4	0,523	0,3610	Valid
	PAS_5	0,764	0,3610	Valid
Internship Experience (X2)	PM_1	0,699	0,3610	Valid
	PM_2	0,727	0,3610	Valid
	PM_3	0,775	0,3610	Valid
	PM_4	0,804	0,3610	Valid
Religiosity (X3)	R_1	0,778	0,3610	Valid
	R_2	0,659	0,3610	Valid
	R_3	0,752	0,3610	Valid
	R_4	0,823	0,3610	Valid
	R_5	0,673	0,3610	Valid
Financial Incentives (X4)	PF_1	0,556	0,3610	Valid
	PF_2	0,714	0,3610	Valid
	PF_3	0,428	0,3610	Valid
	PF_4	0,733	0,3610	Valid
	PF_5	0,679	0,3610	Valid
Labor Market Consideration (X5)	PPK_1	0,766	0,3610	Valid
	PPK_2	0,509	0,3610	Valid
	PPK_3	0,671	0,3610	Valid
	PPK_4	0,841	0,3610	Valid
Interest (Y)	M_1	0,716	0,3610	Valid
	M_2	0,617	0,3610	Valid
	M_3	0,623	0,3610	Valid

	M_4	0,512	0,3610	Valid
	M_5	0,542	0,3610	Valid
	M_6	0,635	0,3610	Valid

Table 1.3 indicates that the total correlation values for all items exceed the R-table value, signifying the validity of all statements. So, these statements can be deemed valid measurement tools for subsequent analyses.

Reliability Test

Reliability is a measure indicating consistent data output when a tool is repeatedly used to assess the same subject. The Cronbach Alpha statistical test, as suggested by Ghozali (2005), is commonly employed for assessing reliability. A questionnaire is regarded as trustworthy if the Cronbach alpha is higher than 0.60. Conversely, when the Cronbach Alpha is below 0.60, the indicators employed by the variable are considered unreliable. The subsequent table displays the outcomes of the reliability test:

Table 1.4.Reliability Test

Variabels	Cronbach Alpha Results	Cronbach Alpha	Description
Sharia Accounting Knowledge (X1)	0,666	0,60	Reliabel
Internship Experience (X2)	0,738	0,60	Reliabel
Religiosity (X3)	0,791	0,60	Reliabel
Financial Incentives (X4)	0,745	0,60	Reliabel
Labor Market Consideration (X5)	0,654	0,60	Reliabel
Interest (Y)	0,661	0,60	Reliabel

Referring to the provided Table 1.4, the overall Cronbach Alpha value for each variable surpasses the designated Alpha value. As all Cronbach Alpha values exceed 0.60, it can be inferred that all instruments are deemed reliable.

Classic Assumption Test

Normality Test

The normality test is conducted to ascertain if the residuals derived from the gathered data exhibit a normal distribution. When the Asymp. Sig. value in the Kolmogorov-Smirnov Test reaches a significance probability of 5% or 0.05, the data is considered to follow a normal distribution, as outlined by Ghozali (2005). The subsequent outcomes present the results of the normality test for the research data:

Table 1.5.Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.75062032
Most Extreme Differences	Absolute	.096

	Positive	.073
	Negative	-.096
Test Statistic		.096
Asymp. Sig. (2-tailed)		.064[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Referring to the provided Table 1.5, the Asymp. Sig. (2-tailed) value is 0.064, exceeding the threshold of 0.05. Therefore, it may be said that the residual data shows a normal distribution.

Multicollinearity Test

The test for multicollinearity is conducted to examine if a correlation exists among the variables that are independent within regression modeling. An ideal regression model should not exhibit correlation among its independent variables. The test for multicollinearity can be performed through two methods: by assessing the tolerance value and the variance inflation factor (VIF). If VIF is ≥ 10 and the tolerance value is ≤ 0.10, it indicates the presence of multicollinearity symptoms, as suggested by Ghozali (2005). The subsequent outcomes present the findings of this study's multicollinearity test:

Table 1.6.Multicollinieraity Test

Variabel *Independent*	Tolerance	VIF Value	Result
Sharia Accounting Knowledge (X1)	0,582	1,718	Multicollinearity does not occur
Internship Experience (X2)	0,697	1,435	Multicollinearity does not occur
Religiosity (X3)	0,505	1,981	Multicollinearity does not occur
Financial Incentives (X4)	0,758	1,319	Multicollinearity does not occur
Labor Market Consideration (X5)	0,712	1,405	Multicollinearity does not occur

From the data presented in Table 1.6, the outcomes of the conducted multicollinearity test lead to the conclusion that every variable has a VIF value less than 10 and a tolerance value greater than 0.1. Consequently, it can be said that multicollinearity does not occur.

Heteroscedasticity Test

The heteroscedasticity test is employed to assess whether there is uniformity in the residuals across all observed data points. A desirable regression model exhibits homoscedasticity, indicating the absence of heteroscedasticity. The presence of heteroscedasticity can be identified by examining specific patterns in the scatterplot. If there is a clear pattern formed by the graph's points (such as waviness or widening and narrowing), it suggests the occurrence of heteroscedasticity. Conversely, if the points are scattered both above and below 0 on the y-axis, it signifies the absence of heteroscedasticity, as outlined by Ghozali (2005). The subsequent results provide insights into the heteroscedasticity test conducted in this study:

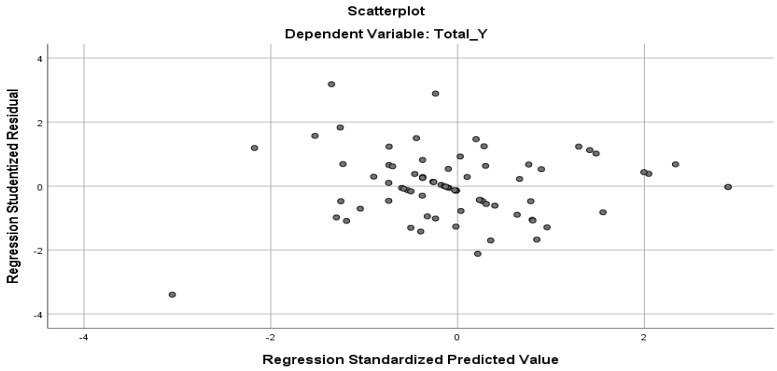


Figure 1.3 Heteroscedasticity Test Results

Referring to Figure 1.3, it is evident that the data points are scattered randomly and evenly on both sides of the Y-axis. Consequently, we are able to infer that there isn't an occurrence of the regression model's heteroscedasticity.

Multiple Linear Regression

Multiple linear regression is applied to elucidate the connection between the dependent variable and multiple independent variables. In this study, the multiple linear regression equation model was employed to assess the impact of sharia accounting knowledge, internship experience, religiosity, financial incentives, and labor market considerations on interest in a career in sharia financial institutions. The mathematical form of the equation is as follows:

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + e$$

Table 1.7.Hypothesis Result

Model		Unstandardized Coefficients[a] Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.863	2.430		.355	.723
	Sharia Accounting Knowledge (X1)	-.243	.157	-.156	-1.546	.126
	Internship Experience (X2)	.390	.137	.262	2.847	.006
	Religiosity (X3)	.525	.158	.360	3.327	.001
	Financial Incentives (X4)	-.007	.108	-.005	-.062	.951
	Labor Market Consideration (X5)	.715	.127	.512	5.623	.000

a. Dependent Variable: Total_Y

Referring to the provided Table 1.7, a model for a multiple linear regression equation can be formulated as follows:

$$Y= 0,863-0,243X1+0,390X2+0,525X3-0,007X4+0,715X5+e$$

From the multiple linear regression equation, it can be explained:

a. The constant value is 0.863, signifying that when the variables of Sharia accounting knowledge, internship experience, religiosity, financial incentives, and labor market considerations are all set to zero, the level of interest stands at 0.863.

b. The regression coefficient for the variable "Sharia Accounting Knowledge" (X1) is -0.243, indicating that when the other independent variables remain constant and Sharia accounting knowledge increases by one unit, the interest decreases by -0.243. The negative coefficient implies a negative relationship between Sharia accounting knowledge and interest. As Sharia accounting knowledge increases, the level of interest tends to decrease.
c. The regression coefficient for the variable "Internship Experience" (X2) is 0.390, indicating that when the values of the other independent variables remain constant and the internship experience increases by one unit, the interest will also increase by 0.390. The positive coefficient suggests a positive relationship between the internship experience variable and interest. In other words, the more internship experience a person has, the higher their level of interest.
d. The value of the regression coefficient for the variable "Religiosity" (X3) is 0.525. This implies that, holding the values of other independent variables constant, a one-unit increase in religiosity leads to a 0.525 increase in interest. The positive coefficient indicates a positive correlation between the religiosity variable and interest. In other words, as religiosity increases, interest also tends to increase, with higher levels of religiosity corresponding to higher levels of interest.
e. The regression coefficient for the variable "Financial Incentives" (X4) is -0.007. This implies that, while keeping other independent variables constant, a one-unit increase in financial incentives results in a decrease of -0.007 in interest. The negative coefficient indicates a negative correlation between financial incentives and interest. In simpler terms, as financial incentives increase, interest tends to decrease, with higher financial incentives associated with lower levels of interest.
f. The regression coefficient for the variable "Labor Market Considerations" (X5) is 0.715, meaning that if the values of other independent variables remain constant and labor market considerations increase by one unit, interest will increase by 0.715. This positive coefficient suggests a direct relationship between labor market considerations and interest, with higher consideration for the labor market corresponding to higher levels of interest. In contrast, the negative coefficient for financial incentives indicates an inverse relationship, with higher financial incentives associated with lower levels of interest.

Tabel 1.7. Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751[a]	.563	.534	1.809

a. Predictors: (Constant), Total_X5, Total_X3, Total_X4, Total_X2, Total_X1
b. Dependent Variable: Total_Y

a. The Impact of Sharia Accounting Knowledge on the Career Interest of UIN Suska Students in Sharia Financial Institutions
From the table, it can be seen that Sharia Accounting Knowledge has a value of -1.546 with a sign value of 0.126. The t-test findings demonstrate that Sharia accounting knowledge has no appreciable effect on students' enthusiasm for pursuing working for Sharia financial institutions. This means that the less Sharia accounting knowledge a person has, the less interest they have in pursuing a career in a Sharia financial institution. The reason why Sharia accounting knowledge is not significant in students' interest in pursuing working for Sharia financial institutions is that

several respondents' answers indicated that they did not agree with item 2, namely the elements of a sharia entity's financial position consisting of assets, liabilities, temporary syirkah funds, and equity. This shows that students' lack of understanding of their sharia accounting knowledge can influence students' lack of interest in pursuing working for Sharia financial institutions, so they then choose to work according to other abilities they have.

b. The Impact of Internship Experience on the Career Interest of UIN Suska Students in Sharia Financial Institutions
From the table, it can be seen that internship experience has a value of 2.847 with a sign value of 0.006. The t-test findings demonstrate that internship experience has a favorable effect on students' desire to work with sharia financial institutions. Internship experience is a basic component of learning for students who want to practice skills in the world of work. So the higher the student's level of internship experience, the more interest they will have while seeking employment within Islamic banking establishments because internship experience can increase students' motivation to work for sharia financial organizations. Internships can also increase students' knowledge regarding Islamic financial institutions so that students can understand not only the theory related to Islamic financial institutions but also master their practices properly and correctly. With internship practice, they can also increase their chances of being offered work.

c. The Impact of Religiosity on the Career Interest of UIN Suska Students in Sharia Financial Institutions
The table indicates that religiosity exhibits a t-count value of 3.327 with a sign value of 0.001. The outcomes of the t-test reveal a positive and statistically significant impact of religiosity on students' inclination to pursue a career in Sharia financial institutions. This underscores the importance of religiosity as a determining factor influencing pupils' desire to work within Sharia financial institutions. The correlation suggests that individuals with higher levels of religiosity tend to express a greater inclination to work in these institutions. This inclination stems from an internal motivation rooted in the religious dimension. Students aspiring to work in Sharia financial institutions view it as a form of worship to Allah and a means of self-actualization as servants of Allah, given that the principles in these institutions align with the provisions established by Allah. Consequently, heightened levels of student religiosity correlate with increased enthusiasm for a profession within Sharia financial institutions.

d. The Impact of Financial Incentives on UIN Suska Students' Interest in Careers in Sharia Financial Institutions
From the table, it can be seen that financial incentives have a value t-count of -0.062 with a sign value of 0.951. The t-test findings demonstrate that financial incentives do not significantly impact students' desire to work for Islamic financial institutions. Financial incentives are the outcomes attained as a counterperformance of work, which some businesses firmly feel is the primary draw to satisfy their staff. However, the results of this study are not based on theory. This is because the salary received at the career selection stage is not too much of a factor for students. This supports (Sandy, 2019) research results, from which it can be concluded that in choosing a career, the main thing that is used as a basis for choosing a career is work that is felt to be influenced by your educational background and interests. The issue of salary is considered to be something that people will think about later if they start this career.

e. The Impact of Labor Market Considerations on UIN Suska Students' Interest in Careers in Sharia Financial Institutions

The table reveals that labor market considerations have a t-count value of 5.623 with a significance level of 0.000. The t-test results indicate a positive and significant impact of labor market considerations on students' inclination to seek employment in Islamic finance companies. This can be attributed to the rapid growth of the Sharia business sector, particularly in Sharia financial institutions, creating a heightened demand for human resources with expertise in Sharia. Additionally, in the contemporary era, securing a promising job is challenging, prompting students to carefully contemplate their future careers. The allure of assured labor security and opportunities for career advancement at the outset greatly influences pupils' enthusiasm for a profession in Islamic finance establishments.

f. The Impact Of Sharia Accounting Knowledge, Internship Experience, Religiosity, Financial Incentives, And Labor Market Considerations on UIN Suska Students' Interest in Careers in Sharia Financial Institutions

The F test results demonstrate that pupils' enthusiasm for concurrently pursuing working for sharia-compliant banks is positively and significantly influenced by the variables of sharia accounting expertise, prior internship, religiosity, financial incentives, and labor market considerations. This is shown by the F value of 19.089, which has a significance level of 0.000. Due to the fact that the calculated F value is 19,089, it exceeds the 2,337 value in the F table.

While the coefficient of determination is 0.534, this implies that the independent variable's contribution affects the dependent variable by 53.4%, with the remaining 46.6% being affected by factors not included in the model.

CONCLUSION

Based on previous research and discussions, the author draws conclusions from the five independent variables that have a positive influence and are significant: internship experience, religiosity, and labor market considerations. Meanwhile, simultaneously, the five independent variables have a significant influence. This research has limitations; the research objects are relatively small, and it is envisaged that later academics would be able to extend the research goals to include all universities in Pekanbaru City or Riau Province. It is anticipated that the findings of this study will emerge as theoretical research material that can be used as a reference, as well as comparison material in further research and as input and consideration for entities employing sharia finance graduates.

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