



Research Paper

Determinants of Interest in Accounting Students for a Career in Sharia Financial Institutions

Siti Nor Koidah^{1*}, Indri Kartika²

Accounting Study Program, Faculty of Economics & Business, Sultan Agung Islamic University, Semarang, Indonesia

Email Corresponding author : indri@unissula.ac.id

ARTICLE INFO

ABSTRAK

Keywords:

Career Interest
Knowledge of Sharia
Accounting
Job Market
Considerations
Financial Rewards
Religiosity

This study aims to analyze the influence of sharia accounting knowledge, job market considerations, financial rewards, and religiosity on the interest of accounting students to have a career in Islamic financial institutions. This study uses a quantitative approach with primary data obtained through the distribution of questionnaires to 89 students of the Accounting Study Program, Faculty of Economics and Business, Sultan Agung Islamic University, Semarang, class of 2022 and 2023. Data analysis was carried out using multiple linear regression processed through SPSS version 25. The results of the study showed that knowledge of sharia accounting and financial awards had a positive and significant effect on the interest of accounting students in a career in Islamic financial institutions, while job market considerations and religiosity had a positive and insignificant effect. This research can be developed by improving research instruments, especially in measuring religiosity variables, as well as adding other variables such as work environment and professional practice. Accounting students are expected to increase their understanding of sharia accounting and the value of religiosity as a career provision. Islamic financial

Article history

Received: 12 December 2025

Revised: 02 February 2026

Accepted: 25 March 2026

Available online: 23 April 2026

institutions are advised to increase the attractiveness of the job market through transparency of career opportunities and employee competency development.

INTRODUCTION

The rapid development of Islamic financial institutions in Indonesia has shown an important role in the national economy, not only from the increase in the number of institutions but also from the diversification of services and the growth of market share (Waisapi, 2022). Data from the Financial Services Authority (OJK) shows that in 2024 total Islamic financial assets will reach IDR 980.30 trillion with a growth of 9.88% and a market share of 7.72%. This confirms that Islamic financial institutions are not only an alternative, but have become an important pillar in the national financial system and require competent human resources (Budiarsih & Estiningrum, 2022) ; Auwldhani & Handayani, 2023). Accounting students' interest in a career in Islamic financial institutions can be influenced by various factors, both internal and external factors, including knowledge of Islamic accounting, job market considerations, financial awards and religiosity (Yulfa Febriliani, 2024). Knowledge of sharia accounting plays an important role in increasing understanding of sharia principles such as the prohibition of usury, *Gharar* and *Shirley*, as well as the implementation of a profit-sharing system, so as to increase readiness and confidence for accounting students who want to have a career in Islamic financial institutions (Vitria & Abdurrahim, 2022).

Some researchers stated that knowledge of sharia accounting has a positive effect on the interest of accounting students to pursue a career in Islamic financial institutions Sani & Firdaus, (2024) . While the researcher Vitria & Abdurrahim, (2022) said that knowledge of sharia accounting has a negative effect on the interest of accounting students in a career in Islamic financial institutions. In addition to knowledge of sharia accounting, job market considerations are also important factors in determining students' career choices, such as job availability, job security, ease of access to job vacancy information, and career development opportunities are important factors that influence accounting students' decisions in choosing a career. If Islamic financial institutions are unable to present a convincing picture of these job opportunities, then the interest of accounting students to pursue a career in Islamic financial institutions will also be low (Z. Amalia et al., 2021). According to Tania et al., (2023) Job market considerations have a positive effect on the interest of accounting students in a career in Islamic financial institutions, while Norlaela &

Muslimin (2022) said that job market considerations do not affect students' interest in a career in Islamic institutions.

Another factor that also affects students' interest in a career in the sharia sector is financial rewards. The reward system in Islamic financial institutions is based on the principles of justice and profit sharing without containing elements of *riba* (Beni et al., 2021). Thus, the competitiveness of compensation compared to conventional financial institutions is still a challenge in itself. Therefore, improving a competitive financial reward system is important to attract students. Karsa (2022) and Tania et al., (2023) It proves that financial awards have a positive effect on accounting students' interest in a career in Islamic financial institutions. Meanwhile, the research conducted R. Amalia & Nur Diana, (2020) found that financial awards show a negative influence on accounting students' interest in a career in Islamic financial institutions.

In addition to economic factors, religiosity also has an important role for students in their career choices. Religiosity reflects the level of faith and obedience of a person in carrying out activities in accordance with the teachings of Islam (Auwldhani & Handayani, 2023). Students with a high level of religiosity will tend to choose jobs that are in line with Islamic principles, including a career in Islamic financial institutions that operate with Islamic values (Mardiyani et al., 2022) and Insiatul Iftitah et al., (2023). However Auwldhani & Handayani, (2023) said that religiosity had no significant effect on their career choice. Differences from the results of previous research regarding the factors that affect the interest of accounting students to have a career in Islamic financial institutions, it is necessary to conduct a re-study to re-analyze the influence of Islamic accounting knowledge, job market considerations, financial rewards and religiosity. This study uses different variables from previous research. Research by Insiatul Iftitah et al., (2023) using the variables of sharia accounting knowledge, job market considerations, and religiosity. This study adds a variable of financial reward. Financial awards are an important factor in determining the choice of a career in Islamic financial institutions because awards in Islamic financial institutions are given based on sharia principles such as profit sharing and free from usury, as well as getting justice and transparency (Saipulloh et al., 2025) ; Beni et al., 2021).

Planned behavior theory (SDP) is a theory that involves three elements (Ijek Ajzen, 1991) First, there is an assessment of the results of the behavior. Second, there is a belief about the standard of behavioral expectations and the motivation to achieve or meet those expectations. Third, there is a belief about the factors that can support or hinder behavior, as well as an awareness of the power of these factors (Amalianita & Putri, 2019). This belief about control is related to controlling those

behaviors to estimate students' interest in determining their careers (Rahmi Rafiqah & Angelina Setiawan, 2020).

Sharia accounting knowledge is an understanding of accounting principles, concepts, and practices that are in accordance with the principles of Islam, which emphasizes transparency, fairness and social responsibility in the preparation of financial statements (Budiarsih & Estiningrum, 2022) and Sani & Firdaus, (2024). Sharia principles require that every financial activity be free from the element of usury, *Gharar* and *Shirley* (Wafa et al., 2023) and Gaddafi et al., 2017). This knowledge is very important for students who want to have a career in Islamic institutions because it can increase understanding, confidence and ability to implement a sharia-based financial system. With a good understanding, students will be more easily adapted and interested in a career at the institution, so that knowledge of sharia accounting can be the basis for determining students' career choices (Nurjaman et al., 2020). Labour market considerations are an individual view of job opportunities and opportunities that include the demand and supply of labour in a field (Neneng Paridatul Husna et al., 2022). These factors include job availability, job security, career flexibility and promotion opportunities which are important considerations in choosing a career (Z. Amalia et al., 2021). In addition, flexibility and career development opportunities can increase motivation, while job security provides stability for individuals in the face of economic uncertainty.

Financial rewards are rewards received by individuals for the work they have done, such as salaries, bonuses and allowances which are one of the main factors in determining career choices (Tania et al., 2023). Financial rewards act as motivators that can increase employee morale, performance, and satisfaction because they feel appreciated for their contributions (Nugraheni & Permatasari, 2023). In addition, a competitive and performance-based compensation system can attract and retain the workforce, making it an important consideration for every student in choosing a career at the institution (Karsa, 2022). Religiosity is the level of knowledge, understanding and experience of a person towards religious teachings which is reflected in attitudes, behaviors and decisions of daily life (Auwldhani & Handayani, 2023) and Fahrurnisa & Puspawati, 2023). Religiosity encompasses several dimensions such as beliefs, worship practices, religious experiences and knowledge that shape a person's behavior to be in accordance with the teachings of Islam (Fitri et al., 2023). In addition to ethical guidelines, religiosity also acts as a source of motivation in decision-making, where if a person's religiosity is high, they will tend to show more ethical behavior, responsibility and have calmness and toughness in dealing with various situations (Akbar et al., 2024).

METHODS

Penelitian ini menggunakan pendekatan kuantitatif dengan Jenis dan desain penelitian asosiatif. The population in this study is 101 students majoring in Accounting, Faculty of Economics and Business, Sultan Agung Islamic University Semarang, which totals 101 students. The sampling technique uses *purposive sampling* with the following criteria active students majoring in Accounting FEB UNISSULA 2022 and 2023 and he has taken a course in sharia accounting. The number of samples was determined using the Slovin formula with an error rate of 10%, so that a sample number of 50 respondents was obtained. For the selection of the sample quantity, the solvin formula is used. In the population when sampling must be able to represent or represent the population used (Scott, 2017). In this study, independent variables were used: knowledge of sharia accounting, job market considerations, financial rewards, religiosity and dependent variables: interest of accounting students in a career in Islamic financial institutions. The following is an operational definition and measurement of these variables:

The data analysis techniques used in this study are descriptive analysis techniques, classical assumption tests include normality tests, multicollinearity tests and heteroscedasticity tests, data quality tests which include realism tests and validity tests, model feasibility tests include determination coefficient tests and F tests, hypothesis testing is carried out by multiple linear regression analysis methods. The research model is presented with the following equations:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$$

Description :

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

X1 = Knowledge of sharia accounting

X2 = Job market considerations

X3 = Financial reward

X4 = Religiosity

α = Constant

β = Regression coefficient

ε = Standard error or disruptive variable

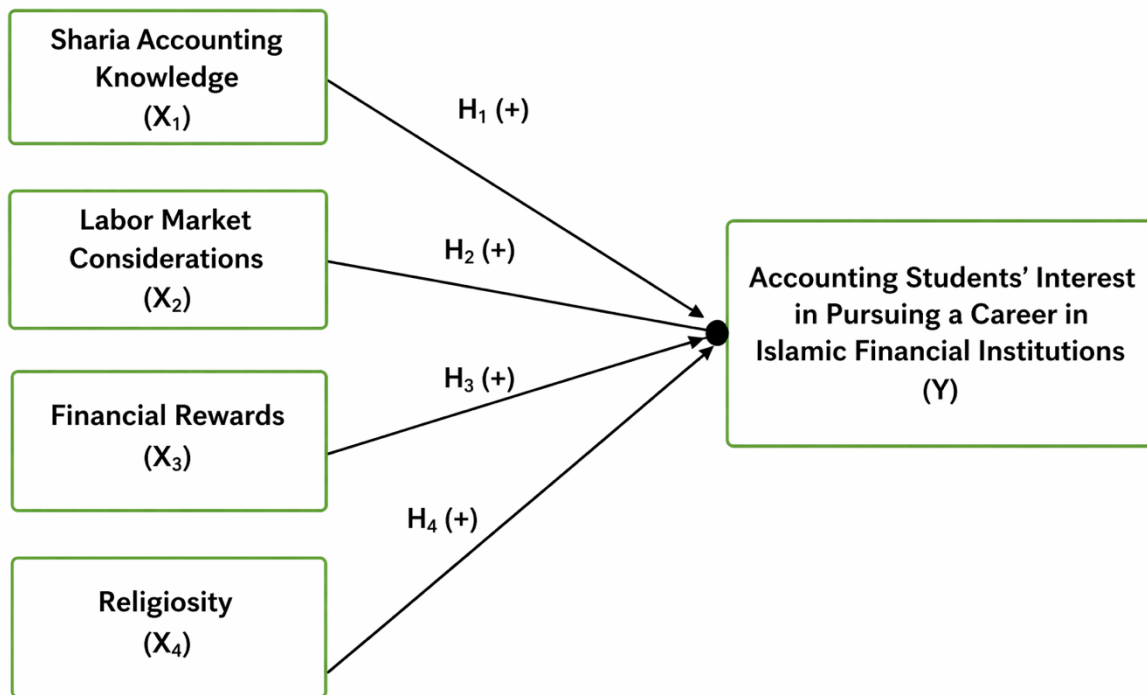


Figure 1. Research Framework

RESULTS AND DISCUSSION

Overview of Research Objects

The population in this study is students majoring in accounting at the Faculty of Economics and Business, Sultan Agung Islamic University of Semarang, namely students of the 2022 and 2023 batches. This research was conducted using filling out a questionnaire through a google form. The number of questionnaires distributed was 89 respondents.

Table 1. Number of questionnaires distributed

Yes	Force	Questionnaire distributed	Returned questionnaire	Questionnaire return rate
1.	2022	70	70	100%
2.	2023	19	19	10%

Source : Primary data processed, 2026

Table 2 above shows that the distribution of questionnaires distributed to accounting students of the 2022 and 2023 batches at UNISSULA Semarang. The total questionnaire was 101 sheets (77 for the 2022 batch and 24 for the 2023 batch), with a return rate of 89 sheets or 88.12% (70 out of 77 for the 2022 batch and 19 out of 24 for the 2023 batch). This response rate was adequate for regression analysis with a final sample of 89 respondents used in hypothesis testing.

Table 2. Descriptive Statistics of Variables

	N	Minimum	Maximum	Red	Median	Std. Deviation
Knowledge Sharia Accounting Considerations	89	32	40	36.75	37.00	2.399
Job market Awards	89	12	15	13.81	14.00	.940
Financials Religiosity	89	12	15	13.83	14.00	1.036
Interested in Career	89	20	25	23.61	24.00	1.542
Accounting Students Sharia Finance	89	20	25	22.85	23.00	1.635
Valid N	89					

Source : SPSS data processing results, 2026

Table 3 shows that the results of the descriptive statistical test of 89 respondents, where the knowledge of sharia accounting (min 32, max 40, mean 36.75, std. dev. 2,399) was quite high and even; Labor market considerations (min 12, max 15, mean 13.81, std. dev. 0.940) as well as financial rewards (min 12, max 15, mean 13.83, std. dev. 1.036) show a good outlook with small differences; religiosity (min 20, max 25, mean 23.61, std. dev. 1.542) is high with moderate variation; As well as interest in a career in Islamic financial institutions (min 20, max 25, mean 22.85, std. dev. 1,635) strong, overall the attitude of the respondents was positive and uniform.

The validity test was carried out to find out whether the statements on the questionnaire were really able to measure the variables being studied. The test results showed that all statements on five variables (1) knowledge of sharia accounting, (2) job market considerations, (3) financial rewards, (4) religiosity, and

(5) interest in accounting students to have a career in Islamic financial institutions had a significant Pearson correlation value to the total score (at a significance level of 0.05), with a calculated r value greater than the r of the table (Ghozali, 2021).

Table 3. Validity Test Results

Variable	Number of questions	r count	r Table	Remarks
Sharia accounting knowledge	X1.1	0,788	0,288	Valid
	X1.2	0,823	0,288	Valid
	X1.3	0,808	0,288	Valid
	X1.4	0,766	0,288	Valid
	X1.5	0,868	0,288	Valid
	X1.6	0,857	0,288	Valid
	X1.7	0,834	0,288	Valid
	X1.8	0,834	0,288	Valid
Job market considerations	X2.1	0,760	0,288	Valid
	X2.2	0,851	0,288	Valid
	X2.3	0,897	0,288	Valid
Financial rewards	X3.1	0,878	0,288	Valid
	X3.2	0,883	0,288	Valid
	X3.3	0,888	0,288	Valid
Religiosity	X4.1	0,867	0,288	Valid
	X4.2	0,883	0,288	Valid
	X4.3	0,875	0,288	Valid
	X4.4	0,899	0,288	Valid
	X4.5	0,899	0,288	Valid

Source: Results Of Primary Data Processing, 2026

Based on the table of validity test results, all indicators in the variables of sharia accounting knowledge, job market considerations, financial awards, and religiosity were declared valid because all r values calculated on each number of questions were greater than the r of the table of 0.288. In the sharia accounting knowledge variable, eight question items X1.1 to X1.8 had a calculated r value between 0.766 to 0.868; in the variables of labor market considerations, three items X2.1 to X2.3 have a calculated r value of 0.760 to 0.897; in the financial reward variable, three items X3.1 to X3.3 have a calculated r-value between 0.878 to 0.888; while in the religiosity variable, five items X4.1 to X4.5 had a calculated r value between 0.867 to 0.899. Thus, all statement items in this study have met the validity criteria and are suitable for use for further analysis.

Table 4. Results of Reality Test

Variable	Cronbach alpha	Remarks
Sharia accounting knowledge	.931	Reliable
Job market considerations	.786	Reliable
Financial rewards	.859	Reliable
Religiosity	.928	Reliable
Interested in Career in Islamic Finance	.900	Reliable

Source: SPSS data processing results, 2026

The results of the feasibility test on the five variables above show that Cronbach's alpha values are 0.931 for sharia accounting knowledge, 0.786 for job market consideration, 0.859 for financial awards, 0.928 for religiosity, and 0.900 for the interest of accounting students in a career in Islamic financial institutions. Of all these values, it has met the criteria, namely 0.70 (Ghozali, 2021). So it can be concluded that all variables in the study are declared reliable.

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized		
		Residual
N		89
Normal Parameters, b Red	Std.	.0000000
	Deviation	1.21885548
Most Extreme Differences	Absolute	.063
	Positive	.053
	Negative	-.063
Test Statistic		.063
Asymp. Sig. (2-tailed)		.200c,d

Source: Processed Primary Data, 2026

From table 5 above, the normality test is statistically performed using the Kolmogorov Smirnov test. The test results show that the value of Asymp. Sig. (2-tailed) is $.200 > 0.05$ which means that the data is normally distributed. The multicollinearity test was performed to test whether the regression model detected a relationship between independent variables. In the study, the multicollinearity test was carried out by looking at the VIF (*Variance Inflation Factor*) If the NIAI VIF < 10 or > 0.1 , then it is considered to be multicollinearity-free (Ghozali, 2021).

Table 6. Multicollinearity Test Results

Models	Collinearity statistics	
	Tolerance	VIVID
1 (constant)		
Accounting knowledge Sharia	.572	1.749
Market considerations Work	.678	1.475
Financial rewards	.554	1.805
Religiosity	.580	1.725

Source: Processed Primary Data, 2026

From the results of table 7 which was carried out the multicollinearity test for all independent variables shows that there is no correlation problem between variables, from the four variables above it can be seen that each has a Tolerance value, namely in sharia accounting knowledge of 0.572, job market consideration 0.678, financial reward 0.554 and religiosity of 0.580 the result of all > 0.1 and while the value of Variance Inflation Factor (VIF) is 1.749, 1,475, 1,805 and 1,725 exceeded the criteria of < 10 . Therefore, all variables are declared to be multicollinearity-free.

The heteroscedasticity test was carried out to check whether in the regression model in a study there was a variation in variables from the residual of one observation through the observation of another. If one observation and another are different then it is called heteroscedasticity. The heteroscedasticity test in this study uses the spearman rank if the sig value is > 0.05 , then it can be said that heteroscedasticity does not occur, whereas, if the sig value is < 0.05 , then the data is said to be heteroscedastic (Ghozali, 2021). The following are the results of the heteroscedasticity test, namely:

Table 7. Heteroscedasticity Test Results

Variable	Sig.(2-tailed)
1 (constant)	
Accounting knowledge Sharia	.786
Job market considerations	.063
Financial rewards	.232
Religiosity	.128

Source: Processed Primary Data, 2026

The next test, namely the heteroscedasticity test, can be seen from the results of the table above that the four independent variables in this study all have a sig.2 tailed value, namely the variable of sharia accounting knowledge 0.786, job market consideration 0.063, financial award 0.232 and finally religiosity is 0.128, from these results show that all variables are declared not heteroscedasticity because the sig.2 tailed value is > 0.05 .

A model that shows feasibility in a study can be tested by looking at the F test. The F test is done to find out how much the level of independent variables can affect the dependent variables. If the value of sig, < 0.05 then independent variables together (simultaneously) on dependent variables. But if the value of sig. > 0.05 then the independent variable has no effect on the dependent variable (Ghozali, 2021).

Table 8. F Test Results

Models	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	103.350	4	25.837	16.473	.000b
Residual	131.751	84	1.568		
Total	235.101	88			

Source: Processed Primary Data, 2026

In the table above, the F test shows that the result of F is calculated as. 16,473 and obtained the value of F of the table of 2.71 which is seen from the F table in the way ($df_1 = k-1, 4-1 = 3, df_2 n-k-1 = 89-4-1 = 84$) which means that F calculates $> F$ table with a significance value of 0.000 which has a meaning that is smaller than the

predetermined significance value of 0.05. Thus, H0 is accepted and H1 is rejected and it can be interpreted that the variables (1) knowledge of sharia accounting (2) job market considerations (3) financial awards (4) religiosity together affect the interest of accounting students to have a career in Islamic financial institutions. The determination coefficient test is performed to show how much the degree of interconnectedness between independent variables and dependent variables is. The determination coefficient test was carried out by looking at the R2 value in the summary model of the regression analysis. If the value of R2 is close to the value of 1, then it can be interpreted that the contribution of the independent variable is stronger and the more powerful the dependent variable is, on the other hand, if the value of R2 has a value of 0, then the regression model is not good (Ghozali, 2021) . The following is a table of the results of the determination coefficient test as follows:

Table 9. Determination Coefficient Test Results

1	.663a	.440	.413	1.252
---	-------	------	------	-------

Source: Processed Primary Data, 2026

Based on the results in the test table, the determination coefficient above is R2 value of 0.413 which means that the independent variable is 41.3%, this shows that the interest of accounting students in a career in Islamic financial institutions is influenced by variables (1) knowledge of sharia accounting, (2) job market considerations, (3) financial rewards, (4) religiosity, and the remaining 58.7% are influenced by other variables that have not been researched.

Hypothesis testing was carried out to find out how much significant influence independent variables have on dependent variables. The hypothesis test uses the t-test, if the significant value < 0.05 then it can be said that H0 is rejected meaning that there is a significant influence between the independent variable and the dependent variable, on the other hand, if the significant value > 0.05 then it can be said that H0 is accepted which means that there is no significant influence between the independent variable and the dependent variable.

Table 10. Test Results t

Models	B	t	Sig.	Remarks
Knowledge Sharia Accounting	.246	3.348	.001	Accepted hypotheses
Market considerations Work	.181	1.049	.297	Hypothesis rejected

Models	B	t	Sig.	Remarks
Awards	.291	1.674	.047	Accepted hypotheses
Financials				
Religiosity	.174	1.533	.129	Hypothesis rejected

Source: Processed Primary Data, 2026

Based on the results of the t-test, it can be concluded that the variable of sharia accounting knowledge (X1) has a positive and significant effect on the interest of accounting students to have a career in Islamic financial institutions, shown by the t-value calculated to be greater than the t table ($3.348 > 1.989$) and the significance of $0.001 < 0.05$. The financial reward variable (X3) also had a positive and significant effect with a significance value of $0.047 < 0.05$, although the calculated t-value listed was inconsistent. Meanwhile, the variables of labor market consideration (X2) and religiosity (X4) did not have a significant effect because the significance values were 0.297 and 0.129 (> 0.05), respectively, so that both had no influence on the interest of accounting students to pursue a career in Islamic financial institutions

DISCUSSION

The Influence of Accounting Knowledge on the Interest of Accounting Students in a Career in Islamic Financial Institutions

Based on the results of hypothesis testing using the t-test, the variable of sharia accounting knowledge showed a positive and significant influence on the interest of accounting students in a career in Islamic financial institutions, so the hypothesis was accepted. This is shown by a mean value of 36.75 and a median of 37.00 from a maximum scale of 40 which indicates that the level of students' understanding of sharia principles is relatively good. This knowledge is an important provision because the operation of Islamic financial institutions is based on Islamic principles such as the prohibition of *riba*, *gharar*, and *maysir*, so that the higher the student's knowledge, the greater the interest in a career in this field. The results of this study are in accordance with the Budiarsih & Estiningrum, (2022) ; Auwldhani & Handayani, (2023) ; Sani & Firdaus, (2024) who said that knowledge of sharia accounting has a positive effect on the interest of accounting students to have a career in the institution. However, the research is not in line with the researchers Vitria & Abdurrahim, (2022) That the interest of accounting students in a career in Islamic financial institutions is not only influenced by the variables of Islamic accounting knowledge.

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

Based on the results of hypothesis testing using the t-test, the variables of job market considerations showed a positive but not significant influence on the interest of accounting students to pursue a career in Islamic financial institutions, so the hypothesis was not statistically supported. This is reflected in the mean value of 13.81 and a median of 14.00 which shows that students' perception of job opportunities in the sharia sector is quite good, but not strong enough to affect real career interest. Limited information about job market conditions and prospects at Islamic financial institutions can cause doubts in determining career choices. In addition, the competitiveness of the sharia industry which is still lagging behind the conventional sector, limited product innovation, and relatively stagnant market share also have implications for narrow job opportunities and career paths. The results of the study are in line with the researchers Norlaela & Muslimin, (2022) ; Naminingsih & Rahmawati (2022) ; Sulistyowati, (2021) which says that Job market considerations do not affect the interest of accounting students to have a career in Islamic financial institutions. However, the results of the study are also not in line with the researchers Tania et al., (2023) who said that the variables of job market considerations have a positive effect on the interest of accounting students to have a career in the sharia sector.

The Effect of Financial Awards on Accounting Students' Interest in Careers in Islamic Financial Institutions

Based on the results of hypothesis testing using the t-test, the financial award variable showed a positive and significant influence on the interest of accounting students to have a career in Islamic financial institutions, so the hypothesis was accepted. This shows that competitive compensation, such as salary, THR, as well as additional facilities in the form of health insurance and sharia-based insurance, are important factors in attracting student interest. In addition, an award system based on sharia principles such as free usury and using a profit-sharing mechanism (ratio) provides added value in the form of inner peace for individuals. Thus, the higher the perception of financial awards, the greater the interest of students in a career in Islamic financial institutions. This study is in line with previous researchers Desire, (2022) ; Tania et al., (2023) said that financial awards have a positive and significant influence on the interest of accounting students to have a career in Islamic financial institutions. However, this research is not in line with the researchers R. Amalia & Nur Diana, (2020) that the variable of financial awards has a insignificant influence on the interest of accounting students to have a career in Islamic financial institutions.

The Influence of Reigiuity on the Interest of Accounting Students in a Career in Islamic Financial Institutions

Based on the results of hypothesis testing using the t-test, the religiosity variable showed a positive but not significant influence on the interest of accounting students in a career in Islamic financial institutions, so the hypothesis was not statistically supported. This is reflected in the mean value of 23.61 which is close to the median of 24.00, showing that the level of religiosity of the respondents is relatively stable but not strong enough to influence career decisions. This condition can be caused by the characteristics of religiosity that are multidimensional and difficult to measure accurately, differences in meaning between individuals, and the possibility of bias in filling out questionnaires that are not able to capture internal aspects in depth. As a result, the level of religiosity does not directly determine students' interest in a career in Islamic financial institutions. This research is in line with Mardiyani et al., (2022) ; Vitria & Abdurrahim, (2022) which said that the religiosity variable had a not significant effect on the interest of accounting students in a career in Islamic financial institutions. However, the results in the study are not in line with the Insiatul Iftitah et al., (2023) which said that the religiosity variable has a positive and significant effect on students' interest in a career in the sharia sector.

CONCLUSION

Based on the hypothesis testing in this study, it can be concluded that knowledge of sharia accounting has a positive and significant effect on the interest of accounting students in a career in Islamic financial institutions. Job market considerations have a positive but not significant effect on career interest in Islamic financial institutions. Financial awards have a positive and significant effect on the interest of accounting students to have a career in Islamic financial institutions. Meanwhile, religiosity has a positive but not significant effect on the interest of accounting students in a career in Islamic financial institutions. This research is inseparable from its limitations, including the measurement of religiosity variables that are multidimensional so that it is difficult to measure them in depth only with questionnaire instruments, and the limited variables used in explaining students' career interests. The value of the determination coefficient shows that there are still other factors outside the research model that can affect students' interest in a career in Islamic financial institutions. The researcher suggested that future research should add other variables such as motivation, family environment, and perception of Islamic financial institutions and expand the research object so that the results obtained are more comprehensive. For Islamic financial institutions, the results of

this research are expected to be considered in increasing career attractiveness, especially through increasing Islamic accounting literacy and providing competitive financial awards. Meanwhile, for academics, it is hoped that it can strengthen learning related to sharia accounting to increase students' interest in careers in the sector.

REFERENCE

- Agustini, S. N. F. (2020). The influence of religiosity, knowledge of sharia accounting, and job market considerations on the interest of accounting students.... *Economics Bosowa*, 1(1), 1–12.
- Akbar, A. A., Rameli, M. F. P., Johari, M. K., & Mohd, A. R. (2024). *Critical Factors in Developing Asnaf Faqir ' s Career Path According to Al-Ghazali*. 23(1), 407–442. <https://doi.org/10.20885/millah.vol23.iss1.art13>
- Amalia, R., & Nur Diana. (2020). Determinants of Accounting Students' Interest in a Career in Islamic Financial Institutions. *E-Journal of Accounting Scientific Research*, 09(02), 15. <https://jim.unisma.ac.id/index.php/jra/article/view/6134/5040>
- Amalia, Z., Fauzi, A., & Mardi. (2021). Scientific Journal of Edunomics – Vol. 05, No. 01, February 2021. *Scientific Journal of Edunomica*, 05(01), 224–234.
- Amalianita, B., & Putri, Y. E. (2019). Holland Theory's Perspective and Its Application in Career Guidance and Counseling. *JRTI (Indonesian Action Research Journal)*, 4(2), 63–70. <https://doi.org/10.29210/3003490000>
- Ariyani, M., & Jaeni, J. (2022). Accounting students' perceptions of the factors that affect their interest in choosing a career as a public accountant. *Owner*, 6(1), 234–246. <https://doi.org/10.33395/owner.v6i1.624>
- Auwldhani, A. R., & Handayani, D. F. (2023). The Influence of Perception, Sharia Accounting Knowledge, and Religiosity on the Interest of Accounting Students to Have a Career in Islamic Financial Institutions. *Journal of Accounting Exploration*, 5(1), 71–82. <https://doi.org/10.24036/jea.v5i1.614>
- Azzah, W. A., & Maryono. (2022). Factors that Influence Career Selection as a Public Accountant by Students of the Accounting Study Program, Stikubank University Semarang. *Journal of Professional Accounting*, 13(1), 182–193.
- Beni, Meriyati, & Choiriyah. (2021). Profit Sharing on Mudharabah Financing at Pt Bprs Al-Falah Banyuasin in 2021. *Journal of Sharia Banking Student Science, College of Sharia Economics and Business (STEBIS) Indo Global Mandiri*, vol 1(2), 159–170.
- Betavia, A. E., Handayani, D. F., & Serly, V. (2021). *The Determinants Factors of Accounting Students' Interest in Sharia Career*. 179(Piceeba 2020), 78–84.

- Budiarsih, M., & Estiningrum, S. D. (2022). The Influence of Knowledge, Training, and Consideration on the Interest of Sharia Accounting Students to Have a Career in Islamic Financial Institutions. *Journal of Accounting and Finance Research*, 10(3), 519–528. <https://doi.org/10.17509/jrak.v10i3.43170>
- Candinata, Y. E. (2023). *The Influence of Sharia Economics Knowledge and Religiosity on Interest in a Career in Sharia Financial Institutions (Case Study of Sharia Economics Alumni Class of 2017-2018 AAS Indonesia Business Technology Institute)*. 2(02), 433–438.
- Candraning, C., & Muhammad, R. (2017). Factors that affect students' interest in working in Islamic financial institutions. *Journal of Islamic Economics & Finance*, 3(2), 90–98. <https://doi.org/10.20885/jeki.vol3.iss2.art5>
- Challen, A. E., Vidaryanti, R., Karimulloh, K., & Simon, Z. Z. (2023). Factors determining the interest of accounting students in a career in Islamic financial institutions. *Journal of Competitive Accounting*, 6(1), 137–142. <https://doi.org/10.35446/akuntansikompetif.v6i1.1276>
- Fadhilillah, H., Kholidah, H., & Hijriah, H. Y. (2023). The Influence of Compensation, Motivation and Organizational Culture on the Performance of Employees of Bank Syariah "X" in Surabaya. *Scientific Journal of Islamic Economics*, 9(01), 646–655.
- Fadjar Harimurti1, S. (2024). Financial rewards and labor market considerations in strengthening religious and sharia accounting knowledge towards career intentions in sharia financial institutions study on accounting students in solo raya. *Costing: Journal of Economics, Business and Accounting*, 7(2).
- Fahrunnisa, A., & Puspawati, D. (2023). *Determinants of Behavioural Intention to Use Islamic Financial Technology in Generation Z*. 253–262.
- Fitri, S., Wahyudin, W., & Farida, Y. N. (2023). The influence of religiosity, personality, and job market considerations on the interest of Accounting students to have a career in Sharia Financial Institutions. *Fair value: Scientific Journal of Accounting and Finance*, 5(6), 2710–2722. <https://doi.org/10.32670/fairvalue.v5i6.2870>
- Ghozali, I. (2021). *Multivariate Analysis Application with IBM SPSS 25 Program*. edition (11) Diponegoro University publishing, Semarang
- Halim, H. A. (2017). *Understanding and Awareness of Islamic Accounting : The Case of Malaysian Accounting Undergraduates*. 7(4), 33–39. <https://doi.org/10.6007/IJARAFMS/v7-i4/3401>
- Hasanah, N., & Armeliza, D. (2024). religiosity, work environment, and knowledge of Islamic accounting to interest in a career in the Islamic banking sector. ... *Scientific Accounting*, 5(7), 726–737. <https://www.revenue.lppmbinabangsa.id/index.php/home/article/view/495%0>

[Ahttps://www.revenue.lppmbinabangsa.id/index.php/home/article/download/495/342](https://www.revenue.lppmbinabangsa.id/index.php/home/article/download/495/342)

- Insiatul Iftitah, I., Wahid Mahsuni, A., Accounting Studies, P., Economics and Business, F., & Islam Malang, U. (2023). The Influence of Religiosity, Sharia Accounting Knowledge and Job Market Considerations on the Interest of Accounting Students to Have a Career in Sharia Financial Institutions (Case Study of Accounting Students at the University of Islam Malang and the University of Muhammadiyah Malang). *E_Jurnal Scientific Research Accounting*, 12(02), 902–911. <http://jim.unisma.ac.id/index.php/jra>,
- Juliansah, A., & Suryaputri, R. V. (2016). Journal of Accounting Trisakti (e-Journal) Volume. 3 Number. September 2, 2016. *Journal of Accounting Studies*, 3 (September), 113–134.
- Karsa, B. A. (2022). Factors Influencing Students' Interest in a Career in Islamic Financial Institutions. *Economics, Accounting and Business Journal*, 2(3), 480–490.
- Khadaffi, M., Siregar, S., Harmain, H., Nurlaila, Zaki, M., & Dahrani. (2017). *Sharia Financial Accounting* (Issue March).
- Lhokseumawe, P. B. S. I. (2025). Exploring students' career interests in Islamic banking: between knowledge and religiosity. 7(1).
- Mardiyani, I., Bintari, A., & Hakim, L. (2022). The Influence of Family Environment, Religiosity, and Knowledge of Islamic Banking on Islamic Finance Career Interest. *Journal of Accounting and Finance Research*, 10(1), 139–150. <https://doi.org/10.17509/jrak.v10i1.35731>
- Neneng Paridatul Husna, Nanan Sunandar, & Siti Sarah Sobariah Lestari. (2022). Analysis of Factors Influencing Accounting Students' Interest in Choosing a Career to Become an Accountant Oubli (Empirical Study on S1 Accounting Students at Nusa Putra University). *Journal of Assets : Accounting and Financial Research*, 4(2), 94–109. <https://doi.org/10.52005/aktiva.v4i2.168>
- Norlaela, A., & Muslimin, M. (2022). The Influence of Professional Training, Financial Rewards, and Job Market Considerations on Public Accountant Career Interest. *Al-Kharaj : Journal of Sharia Economics, Finance & Business*, 5(2), 636–652. <https://doi.org/10.47467/alkharaj.v5i2.1247>
- Nugraheni, P., & Permatasari, D. (2016). Sharia companies and corporate social responsibility disclosure: Analysis of the influence of internal factors and company characteristics. *Indonesian Journal of Accounting & Auditing*, 20(2), 136–146. <https://doi.org/10.20885/jaai.vol20.iss2.art6>
- Nurhayati Al Ismiarif, Siti Hasanah, & Ida Nurhayati. (2023). Factors Influencing Students' Interest in a Career in Sharia Banks (Study on Post-Internship Students of the Sharia Banking Study Program in Semarang City). *Journal of Medika Nusantara*, 1(3), 268–292. <https://doi.org/10.59680/medika.v1i3.475>

- Nurjaman, A. R., Busnetty, I., & Faisal, Y. (2008). *Determinants of employee performance in sharia finance companie in Indonesia*. 1753–1770.
- Rahmi Rafiq, L., & Angelina Setiawan, M. (2020). Factors Influencing the Interest of Accounting Students at Padang State University to Pursue a Career in Islamic Financial Institutions. *Journal of Accounting Exploration*, 2(3), 2929–2941. <https://doi.org/10.24036/jea.v2i3.260>
- Saipulloh, A., Dewi, F. G., & Alvia, L. (2025). *Analysis of Determinant Factors of Accounting Students' Interest in Careers in Islamic Banking : Religiosity as a Moderation (Study on Accounting Students at State Universities in Lampung Province)*. 4(3), 1093–1108.
- Sani, D. R., & Firdaus, R. (2024). Accountability and transparency in *sharia financing : a study based on sharia accounting standards* . November, 9044–9055.
- Sugiyono. (2019). *Sugiyono's Research Method. (2019). Quantitative Research Methods, (Ed.11) Bandung: Alfabeta.*
- Sulistyowati. (2021). Opportunities and Challenges of Non-Bank Islamic Financial Institutions in an Islamic Perspective. *Wadiah*, 5(2), 38–66. <https://doi.org/10.30762/wadiah.v5i2.3511>
- Tania, J., Djadjadikerta, H., Wirawan, S., & Setiawan, A. (2023). The Influence of Job Market Considerations, Work Environment and Financial Awards on Accounting Students' Interest in Working in Sharia Financial Institutions. *Journal of Accounting and Business Studies*, 6(2). <https://doi.org/10.61769/jabs.v6i2.549>
- Vitria, A., & Abdurrahim. (2022). Determinants of Student Interest to Work in Islamic Financial Institutions. *Scientific Journal of Hospitality*, 11(2), 533–540. <http://stp-mataram.e-journal.id/JIH>
- Wafa, D. A., Lestari, P., & Ulfah, P. (2023). *Determinants of Accounting Student Career Interest in Sharia Financial Institutions*. pp. 5(01), 1–14.
- Waisapi, Y. J. (2022). Code Of Ethics And Professional Ethics. *Formosa Journal of Social Sciences (FJSS)*, 1(3), 275–284.
- Widyanti, R., & Saputra, D. (2018). The Influence of Financial Awards, Market Considerations and Family Environment on Interest in Becoming a Public Accountant (Empirical Study of S1 Accounting Students, Ekaksiti University). *Journal of Economic Towers*, IV(2), 88–95.
- 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.yrpiiku.com/index.php/msej>