



## 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)

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### **ARTICLE INFO :**

#### **Keywords :**

Student Perception;  
Family Environment; Job  
Market Considerations;  
Religiosity;  
Islamic Banking;  
Career Interests.

#### **Article History :**

Received : Jan 19, 2025

Revised : Feb 22, 2025

Accepted : March 08, 2025

Online : March 08, 2025

### **ABSTRACT**

*This research investigates the key determinants that influence accounting students' interest in pursuing careers within the Islamic banking sector. Specifically, the study explores the impact of students' perceptions, family environment, and labor market considerations, with religiosity serving as a moderating variable. Employing a quantitative research design, data were collected through a structured survey questionnaire administered to accounting students enrolled in public universities across Lampung Province. The data analysis involved multiple regression techniques and Moderated Regression Analysis (MRA) to examine the relationships among the variables. The empirical results demonstrate that students' perceptions, family influences, and labor market dynamics exert a significant effect on their inclination to pursue careers in Islamic banking. Additionally, religiosity functions as a moderating factor, reinforcing the association between these independent variables and students' career aspirations in the Islamic finance sector. These findings contribute to the broader discourse on human capital development in the Sharia-compliant banking industry, offering valuable implications for both higher education institutions and Islamic financial institutions. By understanding these factors, stakeholders can formulate more targeted strategies to enhance the attractiveness of Islamic banking careers, fostering greater interest among young professionals who align with Sharia principles and seek career opportunities within the sector.*

### **INTRODUCTION**

The Islamic banking sector in Indonesia continues to exhibit a robust upward trajectory, reflecting its expanding role within the national financial landscape. As the country with the largest Muslim population globally, Indonesia possesses substantial potential for growth in the Sharia-compliant financial industry. Based on data released by the Financial Services Authority (Otoritas Jasa Keuangan, OJK), the total assets of Indonesia's Islamic financial sector amounted to IDR 2,450.55 trillion as of June 2023. This figure represents an annual growth rate of 13.37% on a year-on-year basis and accounts for 10.94% of the overall national financial





market. The sustained expansion of this industry is largely attributed to the rising domestic demand for Islamic financial products, which emphasize principles of fairness, risk-sharing, and transparency in economic transactions.

Although the Islamic finance sector has experienced significant growth, challenges persist in fulfilling the need for a highly skilled workforce, especially in the domains of accounting and finance. The accounting profession holds a fundamental position within the Islamic banking framework, as it is essential for ensuring adherence to Shariah regulations while upholding transparency and accountability in financial reporting. However, the interest of accounting students in pursuing careers in Islamic banking remains relatively low. Various factors, such as students' perceptions, family environment, and labor market considerations, are key determinants in career decision-making. However, the extent to which these factors influence career choices within the context of Islamic banking requires further investigation.

Religiosity, as an intrinsic factor that reflects an individual's adherence to religious principles, is hypothesized to moderate the relationship between these determinants and career interest. Previous research on the impact of religiosity on profession choices have produced conflicting results, so a better knowledge of its function is needed. The purpose of this study is to examine the impact of students' attitudes, family environment, and labor market concerns on accounting students' desire to work in Islamic banking, with religion serving as a moderating variable. By using theoretical frameworks such as the Theory of Planned Behavior (TPB) and Self-Determination Theory (SDT), this study aims to provide a complete examination of the factors that influence students' career goals in the Islamic banking industry. The findings of this study are expected to promote the development of strategic efforts by higher education institutions and the Islamic banking industry to increase student interest in pursuing jobs in the field. Moreover, this study seeks to contribute novel perspectives on the decision-making processes related to career choices in the Islamic financial sector.

## LITERATURE RESEARCH

### A. Grand Theories

The Theory of Planned conduct (TPB), first proposed by Ajzen (1985), provides a framework for forecasting human behaviors by evaluating behavioral intentions, which are influenced by three major factors: attitudes toward the conduct, subjective standards, and perceived behavioral control. This theoretical model proposes that people participate in purposeful acts when they believe they have control over their decisions, creating a link between personal beliefs, societal forces, and the perceived ease or difficulty of carrying out a certain activity. As a result, TPB relates cognitive assessments and external factors to both intention development and subsequent behavioral consequences (Priono, 2020; Dewi, 2018).

Deci and Ryan (1985) developed Self-Determination Theory (SDT), which investigates the role of motivation in determining human behavior and distinguishes between internal and extrinsic motivating forces. Intrinsic motivation comes from personal pleasure and love of an activity, whereas extrinsic motivation is motivated by external incentives or pressures (Legault, 2016). SDT identifies three key psychological needs—autonomy, competence, and relatedness—that help to regulate behavior and internalize values. These qualities are critical for creating self-motivation and long-term commitment to acts that are consistent with personal objectives and societal expectations (Ryan & Deci, 2000; Deci & Ryan, 2012; Hair et al., 2017).

### B. Students' Perceptions

According to the Indonesian Dictionary (Kamus Besar Bahasa Indonesia), perception refers to an individual's response to stimuli processed through sensory experiences. Aji et al. (2022) describe perception as the process by which individuals interpret stimuli based on personal experiences. Career interest is shaped by internal factors (e.g., attention, experience) and external factors (e.g., object size, color) (Senoadi, 2015).

### C. Family Environment

The family environment plays a crucial role in shaping individual behavior and future aspirations (Hutagalung et al., 2017). As the primary social environment, the family significantly influences children's development and career choices (Efendi, 2018). A positive family dynamic and parental support foster career





success by providing guidance and stability (Sari & Nurhidayati, 2022). Moreover, Kong et al. (2024) highlight that many students prioritize familial expectations over personal preferences when making career decisions.

#### **D. Labor Market Considerations**

Labor market considerations, as outlined by Wheeler (1983), encompass factors such as job security, employment opportunities, career flexibility, and promotion prospects. These elements play a critical role in shaping individuals' perceptions of favorable working environments (Senoadi, 2015; Damayanti, 2020; Haposan, 2017).

#### **E. Religiosity**

Religiosity refers to an individual's devotion to their faith, encompassing beliefs, practices, and behaviors shaped by religious principles (Rahman, 2015; Sudarti & Ulum, 2019). In Islam, religiosity integrates faith, rituals, and moral values, which influence daily actions and life choices (Raihana & Azhary, 2019; Revonnarta & Indrarini, 2021).

#### **G. Islamic Banking and Career Interest in Islamic Banking**

Islamic banking consists of financial institutions and activities based on Islamic principles, including fund collection, investment, and financing through profit-sharing methods. Law No. 21 of 2008 regulates the establishment, operations, and supervision of Islamic banks in Indonesia to ensure compliance with Shariah principles, consumer protection, and collaboration with conventional banks.

#### **H. Research Hypotheses**

The influence of students' perceptions on their career interest in Islamic banking is fundamentally explained by the Theory of Planned Behavior (TPB), which posits that an individual's perception shapes their attitudes and, in turn, influences their career decisions. When students develop a positive perception of Islamic banking, they are more likely to pursue careers within this sector, whereas negative perceptions may lead to diminished interest. Empirical studies by Sampaio et al. (2024) and Ramayanti & Khoiriawati (2023) affirm the existence of a significant positive relationship between students' perceptions and their inclination to work in Islamic banking. Meanwhile, the family environment plays a pivotal role in shaping personal values, which ultimately influence career aspirations (Hasbullah, 2012). Families serve as the primary source of socialization, instilling beliefs and subjective norms that align with TPB, thereby reinforcing students' interest in Islamic banking. The integration of religious values and ethical principles within the family dynamic fosters a favorable attitude toward this career path. Research conducted by Bintari & Hakim (2022) and Marsintauli et al. (2022) further supports the argument that the family environment significantly affects students' career preferences. Consequently, the hypotheses proposed suggest that students' perceptions and family environment positively influence career interest in Islamic banking.

Labor market considerations, such as job security and career progression, are essential determinants in shaping students' career decisions (Ambari & Ramantha, 2017; Mariana & Kurnia, 2017). In line with TPB, labor market dynamics influence students' attitudes toward Islamic banking careers by highlighting stability and employment opportunities within the sector. If Islamic banking is perceived as a field with strong career prospects, students are more inclined to develop an interest in working within this industry. Empirical findings from Devi & Pravitasari (2022) and Marsintauli et al. (2022) confirm that labor market conditions significantly impact students' career preferences. Meanwhile, religiosity, as conceptualized in Self-Determination Theory (SDT), differentiates between intrinsic and extrinsic motivations, where religiosity serves as an intrinsic motivational factor guiding individuals toward careers that align with their spiritual and ethical beliefs (Selvamani et al., 2024). Students who exhibit strong religiosity tend to view Islamic banking favorably and demonstrate greater interest in pursuing careers in this domain. Hence, it is hypothesized that religiosity strengthens the influence of students' perceptions, family environment, and labor market considerations on career interest in Islamic banking.

Within the TPB framework, subjective norms reflect the social pressures exerted by significant individuals in an individual's life (Selvamani et al., 2024). The family environment, as a primary source of values and norms, plays a crucial role in shaping students' career choices. Religiosity further amplifies the impact of family support by reinforcing students' commitment to careers in the Islamic banking sector. Furthermore,





from an SDT perspective, religiosity enhances intrinsic motivation by aligning students' career aspirations with their religious beliefs and ethical principles. Students with strong religious convictions may view careers in Islamic banking as both a professional pursuit and a means of fulfilling their religious obligations. Consequently, religiosity is expected to serve as a moderating factor that strengthens the relationship between labor market considerations—such as job security and career advancement opportunities—and students' interest in pursuing careers in Islamic banking. These theoretical foundations lead to the formulation of hypotheses suggesting that religiosity significantly moderates the relationship between students' perceptions, family environment, and labor market considerations in determining career interest within the Islamic banking sector.

## METHOD

### A. Types and Sources of Data and Data Collection Methods

This study employs a quantitative research methodology, as it involves numerical data and statistical analysis (Sugiyono, 2012). A survey method is utilized, with questionnaires serving as the primary data collection instrument (Siyoto & Sodik, 2015). This approach facilitates the empirical testing of theoretical constructs by measuring the relevant variables. The research relies on primary data, collected directly from respondents through structured questionnaires (Indriantoro & Supomo, 2013). The data collection process involves distributing validated questionnaires via Google Forms, ensuring accuracy by cross-referencing data from PDDIKTI (Ministry of Education and Culture, Indonesia). The survey targets active undergraduate students majoring in Accounting at universities in Lampung, specifically those identifying as Muslim and belonging to the most recent cohorts.

### B. Population and Research Sample

The study population comprises all active students enrolled in Accounting programs at public universities in Lampung Province. The total student population is determined through official data requests submitted to the respective university Accounting departments. The sample, representing a subset of the population, is selected using purposive sampling, a non-random technique ensuring data representativeness based on predefined criteria (Sugiyono, 2014). The sampling criteria include active undergraduate (S1) or applied undergraduate (D4) students majoring in Accounting at public universities in Lampung, including Universitas Lampung, Politeknik Negeri Lampung, UIN Raden Intan Lampung, and IAIN Metro. The research focuses on students from the 2021, 2022, and 2023 cohorts who adhere to the Islamic faith.

### C. Operational Definition of Variables

This study looks at the factors that influence students' desire in pursuing a profession in Islamic banking. The dependent variable, professional interest, is assessed using research done by Handley et al. (2017) and Hatane et al. (2021), which includes factors such as interest, enjoyment, innovation, competitiveness, and perseverance. The independent variables include students' perception (Sampaio et al., 2024), family environment (Myburgh, 2005; Kong et al., 2020), and labor market considerations (Wheeler, 1983; Senoadi, 2015). Religiosity serves as a moderating variable, measured using the Islamic Religiosity Scale developed by Tiliouine et al. (2009) and Mulyadi et al. (2023), which assesses adherence to Islamic values and practices.

### D. Data Analysis Methods

This research utilizes various statistical techniques to analyze the collected data. Descriptive statistical methods, as outlined by Ghozali (2013), are employed to summarize the characteristics of the research variables, including key measures such as mean, standard deviation, and kurtosis. To ensure data quality, both reliability and validity tests are conducted. Reliability is assessed using Cronbach's alpha, with a minimum threshold of 0.60 indicating an acceptable level of internal consistency (Hair et al., 2017). Meanwhile, validity is evaluated through factor analysis, where a loading factor greater than 0.50 is considered indicative of sufficient construct validity (Hair et al., 2017). Several diagnostic tests are performed to confirm the underlying





statistical assumptions, including normality tests (Ghozali, 2013), multicollinearity assessments (Ghozali, 2013), heteroscedasticity evaluations (Ghozali, 2013), and autocorrelation checks (Danang, 2013).

Ghozali (2016) recommends using different statistical approaches for hypothesis testing, such as the coefficient of determination ( $R^2$ ), F-test, and t-test. The  $R^2$  statistic assesses how well independent variables explain fluctuations in the dependent variable, whereas the F-test indicates the overall significance of the regression model. Furthermore, the t-test is used to determine the significance of each independent variable's impact on the dependent variable. To investigate the relationships between key variables, regression analysis is conducted, with moderated regression analysis (MRA) utilized to assess potential interaction effects (Ghozali, 2013). This methodological approach ensures a comprehensive evaluation of the proposed hypotheses.

The regression model developed in this study integrates multiple independent variables, namely students' perceptions, family environment, and labor market considerations, to assess their impact on career interest in Islamic banking. Furthermore, religiosity is incorporated as a moderating factor to examine whether it strengthens the relationships between these predictors and students' career choices. The use of rigorous statistical techniques enables a thorough analysis, guaranteeing that the study's findings add substantially to the current literature on career decision-making in the Islamic banking sector. Using these analytical tools, this study intends to give empirical data on the causes of students' job preferences while also providing significant insights for educational institutions and industry stakeholders.

## RESULTS AND DISCUSSION

### A. Demographic Analysis of Respondents

The demographic analysis of respondents highlights key characteristics. Among the 97 respondents, 60% were female and 40% were male, with females demonstrating a higher interest in pursuing a career in Islamic banking. Based on academic year distribution, the majority (43.2%) were from the 2021 cohort, indicating that they were in the final stage of their studies and preparing for their careers. Regarding institutional affiliation, 55% of respondents were from the University of Lampung, reflecting strong enthusiasm for careers in Islamic banking among accounting students at this institution. These findings provide insights into the demographic composition and career aspirations of the respondents.

### B. Frequency Distribution of Respondents' Responses

Survey results indicate that various factors influence accounting students' interest in pursuing careers in Islamic banking. Regarding perceptions of Islamic banking (X1), the overall mean score was 4.34, suggesting a high level of interest. The highest mean score (4.48) was associated with statements regarding career prospects and development opportunities. In terms of family environment (X2), the mean score was 4.15, with parental guidance exerting a strong influence (mean = 4.41). Concerning labor market considerations (X3), students demonstrated substantial awareness, with the highest mean score (4.41) indicating that job security in Islamic banking serves as a primary motivator. In terms of religiosity (X4), the mean score was 4.27, highlighting the significant role of religious values in career decision-making. Lastly, the overall mean score for career interest in Islamic banking (Y) was 4.23, with students particularly attracted to the potential for success and competitiveness within the sector (mean = 4.41). These results underscore the substantial influence of perception, family environment, labor market considerations, and religiosity in shaping students' career interests.

### C. Coefficient of Determination Test

The coefficient of determination ( $R^2$ ) measures how well the regression model explains the variance in the dependent variable (Y). A  $R^2$  number close to 1 implies a high model fit, whereas a value around 0 denotes a poor fit. According to the modified  $R^2$  value of 0.812, the independent variables (Perception, Family Environment, and Labor Market Considerations) explain 81.2% of the variance in students' career interest (Y), while the remaining 18.8% is attributable to other factors. The  $R^2$  value of 0.814 accounts for 81.4% of the variance, and the correlation coefficient (R) of 0.902 indicates a significant link between these variables.

### D. Hypothesis Testing







The initial three hypotheses (H1, H2, and H3) were tested using multiple linear regression analysis to determine the distinct impact of each independent variable—namely, students' perceptions, family environment, and labor market considerations—on the dependent variable, which is students' desire to pursue a career in Islamic banking. This analytical technique offers a systematic assessment of the extent to which each predictor influences students' job preferences in the Islamic banking industry.

The results of the regression analysis reveal that all three hypotheses yield significance values below the established threshold of 0.05. This finding indicates that students' perceptions regarding Islamic banking, the influence of their family environment, and their considerations regarding labor market conditions exert a statistically significant and positive impact on their inclination to pursue careers within the industry. The importance of these interactions is consistent with theoretical frameworks like the Theory of Planned Behavior (Ajzen, 1985), which emphasizes the role of attitudes, subjective standards, and external circumstances in determining behavioral intentions.

By demonstrating that these independent variables significantly influence students' career interests, the study reinforces the importance of educational institutions and industry stakeholders in fostering a favorable perception of Islamic banking, strengthening family-based career guidance, and enhancing labor market conditions to attract future professionals. These findings contribute to the growing body of literature on career decision-making and offer empirical evidence supporting strategic interventions aimed at increasing students' engagement with the Islamic financial sector (Ajzen, 1985; Ghazali, 2013).

Table 1. Hypothesis Testing

Variable	Unstandardized Beta	Standard Error	Standardized Beta	t-value	Significance	Hypothesis Support
Constant	577	9.69	0	0	0.553	-
Student Perception (X1)	1.003	0.05	0.738	20.201	0.001	H1 Supported
Family Environment (X2)	0.436	0.051	0.311	8.505	0.001	H2 Supported
Labor Market Considerations (X3)	0.119	0.034	0.097	3.492	0.001	H3 Supported
Religiosity (X4)	1.296	0.001	0.911	32.786	0.001	-

The student perception variable (X1) ranged from 10 to 25, with a mean of 21.70 and a standard deviation of 2.937. The family environment variable (X2) had a minimum of 11 and a maximum of 25, with a mean of 20.75 and a standard deviation of 3.263. The labor market concerns variable (X3) has a minimum of 12 and a maximum of 25, with a mean of 21.54 and a standard deviation of 2.847. The religiosity variable (X4) varied from 16 to 30, with a mean of 25.41 and a standard deviation of 3.668. The career interest variable (Y) ranged in value from 12 to 25, with a mean of 21.88 and a standard deviation of 2.807.

#### E. Simultaneous Test

The F-test was used to determine if the independent variables—student attitudes, family environment, and labor market considerations—have a combined effect on the dependent variable, students' interest in pursuing a career in Islamic banking. This statistical test determines the regression model's overall explanatory power when analyzing the variables' simultaneous impacts on career interest. The hypothesis was tested at 95% confidence level ( $\alpha = 0.05$ ) to determine statistical significance.

The F-test decision rule states that if the p-value is less than 0.05, the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted, indicating a substantial link between the independent variables. The study produced an F-value of 416.35, which exceeded the threshold F-value of 3.09. Additionally, the computed p-value of 0.001 remains well below the 0.05 significance threshold, confirming that the combined influence of students' perceptions, family environment, and labor market considerations on career interest in Islamic banking is statistically significant (Ghozali, 2016).

These findings reinforce the argument that students' career aspirations are shaped not only by their individual perceptions but also by external social influences and labor market dynamics. The significant joint





effect of these factors highlights the necessity for targeted educational and industry initiatives to enhance students' awareness, provide familial career support, and promote the attractiveness of the Islamic banking sector. The results further validate theoretical models such as the Theory of Planned Behavior (Ajzen, 1985), which emphasizes the interplay of attitudes, subjective norms, and external conditions in shaping career-related intentions (Ghozali, 2016).

#### **F. Moderated Regression Analysis (MRA)**

The fourth (H4), fifth (H5), and sixth (H6) hypotheses were investigated using Moderated Regression Analysis (MRA) to see how the independent variables and moderating factors interacted to predict the dependent variable. The regression equation for this study was:  $Y = 0.577 + 1.003X_1 + 0.436X_2 + 0.119X_3 + 1.296X_4 + 0.27X_1X_4 + 0.007X_2X_4 + 0.3X_3X_4 + e$ .

Findings revealed that religiosity significantly moderates the influence of student perception, family environment, and labor market considerations on students' interest in pursuing careers in Islamic banking.

#### **G. The Influence of Students' Perception on Their Interest in Pursuing a Career in Islamic Banking**

Students' perceptions of the Islamic banking profession have improved, since it not only gives employment stability but also an opportunity to contribute to Sharia-compliant economic development. According to Sari (2018), this study shows that accounting students' perceptions at public universities in Lampung have a substantial and favorable effect on their desire to pursue a profession in this field. This is supported by the partial test (t-test) findings, which reveal a significance value of 0.001, less than 0.05, so verifying the hypothesis. These findings confirm Ajzen's (1991) Theory of Planned Behavior, which states that having a good opinion of an activity enhances the intention to participate in it. In this context, students' perception of job stability, career prospects, and the Sharia principles applied in Islamic banking serves as the primary factor influencing their career interest.

Factors such as career development opportunities, a religious work environment, and ethical values applied in Islamic banking contribute significantly to shaping students' positive perception. Job stability and alignment between religious values and Sharia principles make this sector particularly attractive. A religious work environment creates conditions that align with students' personal values, which, according to Ajzen (1991), can enhance their career intention. Furthermore, Hatane et al. (2022) discovered that a good opinion of employment security and career potential in the accounting area encourages students to pursue this profession. This conclusion is corroborated by comparable studies conducted by Sampaio et al. (2024), Ramayanti and Khoirawati (2023), and Handley et al. (2017), all of which show that a favorable view of career prospects has a substantial impact on students' enthusiasm in working in Islamic banking.

#### **H. The Influence of Family Environment on Students' Interest in Pursuing a Career in Islamic Banking**

The familial environment is a major influence on a child's development, including professional choices. The partial test (t-test) findings suggest that the family environment of Accounting students at Public Universities in Lampung has a significant value of 0.001, indicating a substantial and favorable effect on career interest in Islamic banking. This study supports Ajzen's (1991) Theory of Planned Behavior, which proposes that subjective norms, such as family expectations and support, play an essential role in influencing career aspirations. Support in the form of parental counsel, talks, and inspiration from family members who work in the industry helps pupils develop behavioral control and a positive outlook.

The findings of Mutoharoh and Rahmaningtyas (2019), as well as studies by Bintari and Hakim (2022) and Febriyanti (2019), reinforce that religious and supportive family values, such as stability and faith, encourage students to pursue careers in Islamic banking. Inspiration from family members in relevant professions provides students with a concrete perspective on the benefits of working in this sector, strengthening their motivation in alignment with their spiritual values.

#### **I. The Influence of Job Market Considerations on Students' Interest in Pursuing a Career in Islamic Banking**

The job market serves as an interaction mechanism between job seekers and employers. According to Suindari (2018), the results of the partial test (t-test) show that job market considerations (X2) have a significance value of 0.001 (<0.05), confirming that H3 is accepted. This indicates that job market





considerations among Accounting students at Public Universities in Lampung have a positive and significant influence on their interest in pursuing a career in Islamic banking.

This conclusion is consistent with Ajzen's (1991) Theory of Planned Behavior, in which the job market is associated with perceived behavioral control. Job market stability, broad career opportunities, and ease of access to job vacancy information enhance students' confidence in entering the Islamic banking sector. Factors such as job stability, easy access to job vacancy information, and clear promotion prospects encourage students to choose this sector. Previous studies, such as those by Devi and Pravitasari (2022) and Suyanto et al. (2024), also support the view that promising job market conditions significantly influence students' career interests, particularly in sectors that align with their educational background.

#### **J. Religiosity as a Moderator of the Influence of Students' Perception on Their Interest in Pursuing a Career in Islamic Banking**

Religiosity has been proven to moderate the relationship between students' perception and their interest in a career in Islamic banking. The research findings show a significance value of 0.001 ( $<0.05$ ), confirming the hypothesis. These results support the Self-Determination Theory by Deci and Ryan (1985), which explains that religiosity fulfills the need for relatedness by creating harmony between spiritual values and career choices. Religious values, such as spiritual commitment, social responsibility, and daily religious practices, strengthen students' positive perception of Islamic banking as a career path that offers professional stability while aligning with Islamic principles.

Students with a high level of religiosity perceive a career in Islamic banking as a way to apply their religious values, such as justice and community welfare, while also achieving spiritual goals like performing Hajj. This study is consistent with the findings of Nurfuadi et al. (2024) and Devi and Pravitasari (2022), who concluded that religiosity significantly influences Accounting students' career interests in Islamic banking by creating harmony between professional and spiritual goals.

#### **K. Religiosity as a Moderator of the Influence of Family Environment on Students' Interest in Pursuing a Career in Islamic Banking**

Subjective norms, which include family environment influences, are proven to be moderated by students' religiosity in shaping career interest in Islamic banking. The partial test yields a significant value of 0.001 ( $<0.05$ ), indicating that religion enhances the link between family support and students' job interests. According to Self-Determination Theory, religion satisfies the desire for relatedness by strengthening emotional bonds and moral ideals imparted by family.

Students with high religiosity tend to respect family values, such as assisting parents, maintaining proper interactions, and practicing religious habits like Sunnah prayers, Quran recitation, and fasting. These values align with Sharia principles, strengthening subjective norms that encourage them to pursue careers in Islamic banking. This study supports the findings of Nurfuadi et al. (2024) and Devi and Pravitasari (2022), which show that religiosity has a strong moderating influence on family support and career interest in the Sharia industry.

#### **L. Religiosity as a Moderator of the Influence of Job Market Considerations on Students' Interest in Pursuing a Career in Islamic Banking**

In the context of Self-Determination Theory, religiosity enhances students' intrinsic motivation to integrate religious values with career considerations. Hypothesis 6 is accepted with a significance value of 0.001 ( $<0.05$ ), suggesting that religion moderates the impact of labor market factors on students' career ambitions in Islamic banking. Religiosity fulfills students' need for relatedness with spiritual values, motivating them to choose a career that aligns with their religious beliefs. Practices such as Quran recitation, congregational prayers, and Sunnah fasting strengthen religious orientation relevant to Islamic banking principles. Additionally, religiosity instills social awareness through acts like charity, which aligns with the social mission of Islamic banking.

This study backs up the findings of Nurfuadi et al. (2024), Devi and Pravitasari (2022), and Bintari and Hakim (2022), which show that religion has an essential role in improving the association between employment market concerns and students' career preferences in the Sharia sector. These findings suggest







that a career in Islamic banking is perceived as a commitment that reflects harmony between religious values and professional aspirations.

## CONCLUSION

This study aims to analyze the determining factors, namely students' perceptions, family environment, and job market considerations, in influencing the career interest of accounting students at public universities in Lampung in the Islamic banking sector, as well as the role of religiosity as a moderating variable. The research findings indicate that Students' Perception (H1), Family Environment (H2), and Job Market Considerations (H3) significantly influence students' interest in working in Islamic banking. Furthermore, the study reveals that Religiosity, as a moderating variable, strengthens the influence of Students' Perception (H4), Family Environment (H5), and Job Market Considerations (H6) on the career interest of accounting students in the Islamic banking sector. The model explains 81.2% of career interest variation, demonstrating a strong effect. Higher education institutions should enhance efforts to promote careers in Islamic banking by organizing seminars, training programs, or internships with banks. Islamic banks should hold job fairs and offer career programs for students. Additionally, students should actively seek information about careers in Islamic banking and keep up with industry trends to increase their chances of finding job opportunities.

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