

THE IMPACT OF MOTIVATION, EDUCATIONAL BACKGROUND, AND FINANCIAL INCENTIVES ON STUDENTS' CAREER ASPIRATIONS IN THE SHARIA BANKING SECTOR

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Abstract

The purpose of this research was to ascertain the impact of motivation, educational attainment, and financial incentives on students majoring in Islamic Banking at the Faculty of Islamic Economics and Business, State Islamic University Satu Tulungagung's desire in pursuing a career in the Islamic banking sector. The sort of associative research used in this study is approached quantitatively. The Faculty of Islamic Economics and Business's student body of 87 respondents from the study sample of students majoring in Islamic Banking was utilized to gather the research's data. The validity and reliability test, normality test, traditional assumption test, multiple linear regression test, t-test (partial), F test (simultaneous), and coefficient of determination test (R²) are the data analysis techniques employed. The study's findings indicate that (1) motivation has a favorable and considerable impact on career interest in the Islamic banking sector, both partly and concurrently. (2) A person's educational background has a favorable and substantial impact on their desire in a job in the Islamic banking sector. (3) Financial benefits considerably and favorably influence career interest in the Islamic banking sector. (4) Interest in a job in the Islamic banking sector is favorably and considerably influenced by motivation, educational background, and financial appreciation.

Keywords : *Educational Background; Financial Rewards; Interest in Work; Islamic Banking Motivation*

INTRODUCTION

The development of Islamic Banking in Indonesia continues to increase, which has not been matched by the availability of Human Resources (HR) in Islamic Banking (Firdiansyah, 2021). So that not a few Islamic Banks convert Conventional Bank HR into Islamic Bank HR. In the 2022-2025 Indonesian Islamic banking Roadmap, the problem of

the quantity and quality of human resources that is less than optimal is adequate and low levels of literacy and inclusion. HR is one of the main factors that determine the success of developing banking products and services and banking operations in general (Setiawan et al., 2018). Most of the human resources in Islamic finance, especially Islamic banking, are those whose educational background is not from Islamic universities or study programs related to sharia (Tarigan & Setiawan, 2020). The fastest way to obtain human resources is by changing conventional human resources who incidentally already understand banking rather than recruiting fresh graduates. This step became an instant step that is not good. Employees recruited from conventional banking are used to the conventional bank mindset, and suddenly they have to change their thinking. One of the effects of this instant method is the dissatisfaction of Islamic bank customers because their employees cannot explain Islamic economic principles adequately.

For example, the term profit sharing, many still use the term interest. The determining factor for improving the performance of financial institutions is the availability of quality human resources supported by adequate infrastructure. Islamic banks require human resources with an educational background who understand the principles of Islamic banking and finance and are supported by an interest in working in these Islamic banks (Shabbir & Rehman, 2019; Zakiy, 2021). An educational background in Islamic finance will later encourage the field of Islamic finance, especially Islamic banking, to be more advanced. Islamic economics graduates can freely choose to determine their future careers, and it is also possible for Islamic banking graduates to choose a career in Islamic banks (Ali et al., 2021). The development of Islamic banks from year to year, experiencing a significant increase, can attract interest in Human Resources to work in Islamic Banking (Musa et al., 2020; Rusydiana, 2018).

Based on research put forward by Leni & Zunaidi, (2022), the number of workers in Islamic banking has increased from Islamic Commercial Banks, Islamic Business Units and Islamic People's Financing Banks every period. Based on the number of workers, it continues to experience an increase in the positive aura for job applicants, especially bank employees. *Interest* is an impulse that causes individual attention to be tied to particular objects such as work, lessons, objects and people. Majoring in lectures aims to screen students' interest in the field they want to pursue. Interest arises because you like something that encourages you to do something about yourself. According to Felani et al., (2020), interest is influenced by two factors, namely intrinsic factors (from within) that

influence interest, such as solid motivation within oneself to achieve something one wants, then external factors (from outside), including the influence of the family environment, formal education, as well as financial rewards. The intrinsic factor of this study is the motivation factor. Motivation itself is divided into two, namely intrinsic and extrinsic motivation. Motivation is the factor that exists within a person that moves and directs a person to achieve a goal (Keffala, 2021; Nani, 2019).

The extrinsic factors (from outside) of students that can influence career interest in Islamic banks include formal education has taken or educational background. One's educational background is very influential in choosing a future career path because the same educational level as the career one gets will make it easier for that person to do a job (Abdullah & Rahman, 2007; Nugraheni & Widyani, 2020). Education is a learning process for every person to acquire higher knowledge about his learning. The next extrinsic factor is the financial reward factor that can be considered in choosing a job for someone. These financial awards are considered because a person's work is to obtain financial rewards. According to Arianto, (2018), financial rewards are all income for services provided by employees to companies that can be in the form of money, as well as direct and indirect goods.

Sharia Banking is in great demand at the Faculty of Islamic Economics and Business (FEBI) UIN Satu Tulungagung because the study program has accredited A status and provides good education, especially Islamic banking (Muslim & Triyono, 2019). Based on FEBI UIN Satu Tulungagung administration data, the number of Islamic banking students has decreased yearly. The education obtained from lectures will increase my interest in working in Islamic banking. This is because students majoring in Islamic Banking can understand the world of Islamic Banking they have obtained. At the same time, in college, this knowledge can be used as working capital in Islamic finance. So many experts who understand Islamic banking will further improve the quality contained in Islamic banking itself. This is inconsistent with the current reality that Islamic banking still lacks human resources who understand Islamic banking. Islamic banking recruits conventional workers who do not necessarily understand Islamic banking, so many conventional workers convert to Islamic banking.

Islamic banking students should have a better idea of how to pursue a career in the Islamic banking sector after reading about motivation, educational background, and financial

benefits. It is intended that this knowledge would increase Islamic banking students' interest in selecting a profession or position in the Islamic banking sector based on their educational background. However, in practice, there are still a lot of Islamic banking students who lack desire and disregard their academic credentials in favor of employment or a job in the sector. They are more drawn to careers in non-financial firms, nevertheless. This study's limitations include its analysis of the effect of a number of variables, such as motivation, educational background, and financial incentives, that may affect career ambitions in the Islamic banking sector.

METHODS

This study's research methodology combines quantitative and associative methods. Purposive sampling (purposive sampling) was utilized as the sample method in this investigation. Utilizing the Slovin formula, the number of samples is calculated. A total of 87 participants in this research provided data that was used to calculate the findings. The researchers decided to use the questionnaire approach for data collecting in this study. Performing a validity test using SPSS version 21 and utilizing decision-making criteria if r count $>$ r table indicates the item is recognized as legitimate. The Alpha Cronbach's scale, which ranges from 0 to 1, is used to test instrument dependability (Sugiyono, 2018).

The traditional assumption tests used in the data analysis approach comprised the tests for normality, linearity, heteroscedasticity, and autocorrelation. The Kolmogorov-Smirnov method is used for the normalcy test. processing the residual absolute value with each independent variable to determine the heteroscedasticity of the Park Glejser test. Utilizing decision-making criteria, the multicollinearity test is processed. There are no multicollinearity issues with the regression model, it is asserted, if the VIF value is less than 10 or has a tolerance of less than 0.1. You may look at the SPSS Model Summary output on the Durbin-Watson number to check whether there is autocorrelation. Furthermore, partial (t) and simultaneous (F) tests were used to assess the hypotheses. By comparing the value between Account and Ttable with $= 0.05$, the partial test was conducted. The motivation (X1), educational background (X2), and financial incentives (X3) factors, which have a considerable impact on job interest (Y), were tested using the F-test.

RESULT

Description of Respondents

Based on field data obtained from 87 Islamic banking students at UIN Satu Tulungagung, who were used as research respondents, showed several characteristics. The description of the characteristics of the respondents is based on gender, entry force and interest in working in Islamic banks. The characteristics of the respondents can be seen in table 1.

Table 1. Characteristics of respondents

| Characteristics of respondents | N (Total) | % |
|--|-----------|-----|
| Gender | | |
| Man | 18 | 18 |
| Woman | 69 | 82 |
| Amount | 87 | 100 |
| College entertainment | | |
| 2018 | 42 | 49 |
| 2021 | 26 | 30 |
| 2022 | 19 | 21 |
| Amount | 87 | 100 |
| Work interest | | |
| Interested in working at a Sharia Bank | 81 | 93 |
| Not Interested in Working in Islamic Banks | 6 | 7 |
| Amount | 87 | 100 |

Table 1 shows that 82% of respondents in this study were women, while 18% were men. This can be caused because women dominate the population of Islamic banking students. Furthermore, it is known that most of the 49% of respondents in this study are from the class of 2018, while the 2021 and 2022 are 30% and 21%. This can be caused by the largest population of Islamic banking students in 2018, 2021, and at least 2022. It is then known that most of the 93% of respondents in this study have the desire to work in Islamic banks, while 7% of respondents do not have the desire to work in Islamic banks.

Description of Research Variables

The variables used in this study consisted of motivation, educational background, financial rewards as the independent variables and interest in working as the dependent variable. Based on the results of the research that has been done, there are responses from respondents presented in table 2.

Table 2. Description of Research Variables Motivation

| Variable | Frequency | | | | | Average Score |
|----------|-----------|---|---|----|----|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| X1.1 | 0 | 4 | 8 | 41 | 33 | 0 |
| X1.2 | 0 | 0 | 7 | 55 | 24 | 4,19 |
| X1.3 | 0 | 3 | 5 | 46 | 32 | 4,25 |
| X1.4 | 1 | 3 | 4 | 52 | 26 | 4,14 |
| X1.5 | 1 | 4 | 8 | 49 | 24 | 4,05 |
| X1.6 | 0 | 2 | 7 | 60 | 17 | 4,06 |
| X1.7 | 1 | 3 | 8 | 53 | 21 | 4,04 |
| X1.8 | 0 | 0 | 1 | 72 | 13 | 4,13 |
| X1.9 | 0 | 0 | 2 | 55 | 29 | 4,32 |

Source: Processed primary data, 2022

Table 2 shows 87 respondents from the motivational variable, the number of respondents based on item numbers X1.1 to X1.10 respondents chose SS (strongly agree) as many as 13-33 choices, respondents chose S (agree) as many as 41-72 choices, respondents who chose RR (doubtful) as many as 1-8 choices, respondents who chose TS (disagree) as many as 0-4 choices and respondents who chose STS (strongly disagree) as many as 0-1 choices. Furthermore, the respondents' answers to the educational background variable can be seen in Table 3.

Table 3. Description of Research Variables Educational Background

| Variable | Frequency | | | | | Average Score |
|----------|-----------|---|---|----|----|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| X2.1 | 0 | 0 | 3 | 53 | 31 | 4,32 |
| X2.2 | 0 | 0 | 1 | 53 | 33 | 4,36 |
| X2.3 | 0 | 1 | 8 | 58 | 66 | 4,11 |
| X2.4 | 0 | 0 | 0 | 66 | 21 | 4,24 |
| X2.5 | 0 | 0 | 1 | 64 | 22 | 4,24 |
| X2.6 | 1 | 3 | 7 | 42 | 34 | 4,2 |
| X2.7 | 0 | 1 | 7 | 39 | 40 | 4,35 |
| X2.8 | 0 | 1 | 6 | 39 | 41 | 4,37 |
| X2.9 | 1 | 3 | 7 | 41 | 35 | 4,21 |

Source: Processed primary data, 2022

Table 3 shows 87 respondents from the educational background variable and the number of respondents based on item numbers X2.1 to X2.10. Respondents chose SS (strongly agree), with as many as 21-66 choices. Respondents chose S (agree). As many as 36-66 respondents, respondents who chose RR (doubtful) as many as 0-8 choices, respondents who chose TS (disagree) as many as 1-3 choices and respondents who chose STS (strongly disagree) as many as 0-1 choices. Then the answers to the financial rewards variable respondents can be seen in table 4.

Table 4. Description of Research Variables Financial Rewards

| Variable | Frequency | | | | | Average Score |
|----------|-----------|---|---|----|----|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| X3.1 | 0 | 0 | 6 | 53 | 28 | 4,25 |
| X3.2 | 0 | 2 | 5 | 51 | 29 | 4,22 |
| X3.3 | 0 | 0 | 2 | 51 | 34 | 4,36 |

Source: Processed primary data, 2022

Table 4 above shows that 87 respondents, from the financial award variable, the number of respondents based on item numbers X3.1 to X3.4, the total respondents chose SS (strongly agree), as many as 23-34 choices, respondents chose S (agree), as many as 51-55 choices, respondents those who chose RR (doubt) as many as 2-6 choices, respondents who chose TS (disagree) as many as 0-6 choices and respondents who chose STS (strongly disagree) as many as 0 choices. The respondents' answers to the variable interest in working in Islamic banks can be seen in table 5.

Table 5. Description of Research Variables Interest Working in Islamic Banks

| Variable | Frequency | | | | | Average Score |
|----------|-----------|---|---|----|----|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Y.1 | 0 | 4 | 5 | 45 | 34 | 4,24 |
| Y.2 | 3 | 6 | 2 | 48 | 28 | 4,05 |
| Y.3 | 0 | 4 | 4 | 53 | 26 | 4,16 |
| Y.4 | 1 | 2 | 2 | 51 | 31 | 4,25 |
| Y.5 | 0 | 3 | 6 | 54 | 24 | 4,13 |
| Y.6 | 0 | 3 | 5 | 53 | 26 | 4,13 |
| Y.7 | 1 | 1 | 5 | 48 | 32 | 4,25 |
| Y.8 | 0 | 0 | 3 | 50 | 34 | 4,35 |
| Y.9 | 0 | 2 | 3 | 47 | 35 | 4,32 |

| | | | | | | |
|------|---|---|---|----|----|------|
| Y.10 | 0 | 0 | 2 | 52 | 33 | 4,35 |
|------|---|---|---|----|----|------|

Source: Processed primary data, 2022

Table 5 above shows that 87 respondents, from the variable interest in working in Islamic banks, the number respondents based on item numbers Y.1.1 to Y.10 respondents chose SS (strongly agree), as many as 24-35 choices, respondents chose S (agree) as many as 45-54 choices, respondents who chose RR (doubt) as many as 2-6 choices, respondents who chose TS (disagree) as many as 0-6 choices and respondents who chose STS (strongly disagree) as many as 0-3 choices.

Research Instrument Test Results

The validity test measures whether the question items on the questionnaire are valid. It is said to be valid if $r \text{ count} > r \text{ table}$, then the question item can be said to be valid. From the number of respondents, it can be seen that the magnitude of the $r \text{ table}$ with degrees of freedom $(df) = 87 - 2 = 85$ with a significant value used is 0.05 or 5%, so it can be seen that the value of the $r \text{ table}$ is 0.2108. So to find out whether this variable is valid or not, if $r \text{ count} > 0.2108$. The results of the validity test calculations are presented in Table 6.

Table 6. Result of Validiy Test

| Variable | Items | r count | r table | Information |
|-----------------------------|-------|---------|---------|-------------|
| Motivation (X1) | 1 | 0,714 | 0,2108 | Valid |
| | 2 | 0,741 | 0,2108 | Valid |
| | 3 | 0,701 | 0,2108 | Valid |
| | 4 | 0,770 | 0,2108 | Valid |
| | 5 | 0,772 | 0,2108 | Valid |
| | 6 | 0,804 | 0,2108 | Valid |
| | 7 | 0,762 | 0,2108 | Valid |
| | 8 | 0,895 | 0,2108 | Valid |
| | 9 | 0,842 | 0,2108 | Valid |
| | 10 | 0,795 | 0,2108 | Valid |
| Educational Background (X2) | 1 | 0,702 | 0,2108 | Valid |
| | 2 | 0,704 | 0,2108 | Valid |
| | 3 | 0,734 | 0,2108 | Valid |
| | 4 | 0,779 | 0,2108 | Valid |
| | 5 | 0,716 | 0,2108 | Valid |
| | 6 | 0,777 | 0,2108 | Valid |

| | | | | |
|-------------------------------|----|-------|--------|-------|
| | 7 | 0,759 | 0,2108 | Valid |
| | 8 | 0,768 | 0,2108 | Valid |
| | 9 | 0,722 | 0,2108 | Valid |
| | 10 | 0,725 | 0,2108 | Valid |
| Financial Rewards (X3) | 1 | 0,748 | 0,2108 | Valid |
| | 2 | 0,736 | 0,2108 | Valid |
| | 3 | 0,783 | 0,2108 | Valid |
| | 4 | 0,871 | 0,2108 | Valid |
| Interest Students Working (Y) | 1 | 0,781 | 0,2108 | Valid |
| | 2 | 0,723 | 0,2108 | Valid |
| | 3 | 0,766 | 0,2108 | Valid |
| | 4 | 0,835 | 0,2108 | Valid |
| | 5 | 0,709 | 0,2108 | Valid |
| | 6 | 0,723 | 0,2108 | Valid |
| | 7 | 0,895 | 0,2108 | Valid |
| | 8 | 0,871 | 0,2108 | Valid |
| | 9 | 0,703 | 0,2108 | Valid |
| | 10 | 0,728 | 0,2108 | Valid |

The value of the r count is recognized to be more significant than the r table based on table 6, which displays each item in each variable, therefore the data may be deemed legitimate. The reliability test findings are also used to gauge how consistently respondents reply to construct questions in questionnaires that are based on dimensions of a research variable. The Cronbach Alpha () technique was used to conduct the reliability test. If the variable reliability test's Cronbach Alpha value is more than 0.60, it is excellent. Table 7 displays the findings of the reliability test calculations.

Table 7. Result of Reliability Test

| Variable | Cronbach's Alpha (a) | Information |
|-----------------------------|----------------------|-------------|
| Motivation (X) | 0.789 | Trusted |
| Educational Background (X2) | 0.774 | Trusted |
| Financial Rewards (X3) | 0.767 | Trusted |
| Student Interest (Y) | 0.741 | Trusted |

Based on table 8, shows the Cronbach Alpha value (α) is greater than 0.60. So it can be concluded that all variables are reliable.

Results of Data Analysis

1. Classical Assumption Test Results

The normalcy test comes first. The Kolmogorov-Smirnov statistical test is used in the research data normalcy test. If the significance value is less than 0.05, it is assumed that the data are not regularly distributed (Sugiyono, 2018). In contrast, if the significance value is greater than 0.05, the data are normally disseminated. Table 8 displays the results of the normalcy test computation.

Table 8. results of the Normality Test

| Number of Data (N) | Significance Level (α) | Asymp. Sig, (2-tailed) |
|--------------------|---------------------------------|------------------------|
| 87 | 5% (0,05) | 0,348 |

Based on table 8, the Asymp value is shown. Significance (2-tailed) of 0.348. As a result, it may be concluded that the value of Asymp. Sig. (2-tailed) is more than 0.05. Consequently, the data is often dispersed. The heteroscedasticity test comes next. The Glejser test is used to determine if there is heteroscedasticity in the data. Heteroscedasticity is not present if the probability value has a significance level of higher than 0.05. Table 9 displays the results of the computation of the heteroscedasticity test.

Table 9. Result of Heteroscedasticity Test

| Variable | Sig. | Information |
|------------------------|-------|--|
| Motivation | 0,794 | There were no symptoms of heteroscedasticity |
| Educational background | 0,803 | There were no symptoms of heteroscedasticity |
| Financial rewards | 0,742 | There were no symptoms of heteroscedasticity |

Because the significant value is > 0.05 , Table 9 demonstrates that there are no signs of heteroscedasticity in the three variables utilized. Do the multicollinearity test after that. The variance inflation factor (VIF) value may be used to determine whether or not the regression model exhibits multicollinearity (Sugiyono, 2018). Multicollinearity does not happen if the resultant VIF value falls between 1 and 10. Multicollinearity develops if the VIF value is higher than 10. Table 10 displays the outcomes of the multicollinearity test computations.

Table 10. Results of Multicollinearity Test

| Variable | VIF | Information |
|------------------------|-------|--|
| Motivation | 1,059 | There are no symptoms of multicollinearity |
| Educational background | 1,019 | There are no symptoms of multicollinearity |
| Financial rewards | 1,049 | There are no symptoms of multicollinearity |

Based on table 10, it is clear that the VIF value is less than 10 and the tolerance value is more than 0.1, indicating that multicollinearity is not present in the data. Additional autocorrelation testing was done. With the requirement that there is no autocorrelation if $dU \leq DW \leq 4 - dU$, the Durbin Watson (DW) test is used. Table 11 displays the findings of the computations for the autocorrelation test.

Table 11 Results of the Autocorrelation Test

| Number of Data (N) | Durbin-Watson |
|--------------------|---------------|
| 87 | 1,804 |

Table 11's findings show that the Durbin-Watson (DW) value is 1.804, and in order to get the dU value, one must look at the DW table using $(k: n) ; (3:87)$. This yields a dU value of 1.5808, which means that the data utilised did not experience autocorrelation because $(dU \leq DW \leq 4 - dU) ; (1.5808 < 1.804 < 2.419)$.

2. Multiple Linear Regression Results

The link between the independent factors of motivation (X1), educational background (X2), and financial incentives (X3) and the dependent variable of students' interest in careers in Islamic banking is examined using multiple linear regression analysis. Table 12 displays the results of linear regression.

Table 12. Multiple Linear Regression Results

| Variable | Coefficient | Standart Error |
|-----------------------------|-------------|----------------|
| Constant (a) | 16,448 | 0,760 |
| Motivation (X1) | 0,246 | 0,134 |
| Educational Background (X2) | 0 ,274 | 0,142 |
| Financial Rewards (X3) | 0,312 | 0,329 |

The motivation variable has a regression coefficient of 0.246, the educational background variable has a regression coefficient of 0.274, and the financial recompense variable has a regression coefficient of 0.312. In the following multiple linear regression equation (Sugiyono, 2018), the value of this regression coefficient is indicated:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

So the regression equation becomes as follows:

$$Y = 16,448 + 0,246 X_1 + 0,274 X_2 + 0,312 X_3$$

The interpretation of the model formed above can be understood as follows:

- a. Constant (a) A constant value of 16.448 states that if the variables of Motivation, Educational Background, and Financial Rewards are constant or constant, the level of student interest in a career in the Islamic banking industry is 16.448.
- b. The positive value of the motivating regression coefficient (X1) is 0.246. According to this, student interest in a profession in Islamic banking will rise by 0.246 for every 1 unit increase in the incentive variable.
- c. The educational background regression coefficient (X2) has a positive value of 0.274 and is significant. According to this, student interest in a profession in Islamic banking improves by 0.274 for every 1 unit increase in the Educational Background variable.
- d. The Financial Rewards regression coefficient (X3) has a positive value of 0.312 and is significant. According to this, there is a 0.312 rise in student interest in a profession in Islamic banking for every unit increase in the financial incentive variable.
- e. The positive sign (+) denotes an inversely proportional link between the independent variable (X) and the dependent variable (Y), whereas the negative sign (-) denotes the opposite relationship.

3. Hypothesis Test

The t-test is used to see the partial effect between X1 on Y, X2 on Y, and X3 on Y, in the T table with a significance value (α) = 5% then $dfn-k = df87-3 = 84$, then the value of t table is 1,663. The following results of the t-test calculation are presented in table 13.

Table 13. Test Results t

| Variable | T count | T table | Sig. | Information |
|---------------------------|---------|---------|-------|-------------|
| Motivation (X1) | 2,790 | 1,663 | 0.001 | Significant |
| Education background (X2) | 3,078 | 1,663 | 0.002 | Significant |
| Financial Rewards (X3) | 2,837 | 1,663 | 0.000 | Significant |

The test results showed a tcount value of 2.790 ttable 1.663 with a significant value of 0.001 and a value less than alpha of 0.05 for the variable Motivation (X1). It demonstrates

that it rejects H0 and accepts H1, indicating that student interest in a profession in the Islamic banking sector is greatly influenced by motivation for students in the Islamic Banking Department at the Faculty of Islamic Economics and Business, UIN Satu Tulungagung.

The test findings revealed the t value for the Educational Background variable (X2), which had a tcount value of 3.078 ttable 1.663 and a significant value of 0.002 a value below the alpha of 0.05. It demonstrates that it rejects H0 and accepts H1, indicating that for students in the Islamic Banking Department of the Faculty of Islamic Economics and Business, UIN Satu Tulungagung, educational background strongly influences students' desire in a career in the Islamic banking sector. The test results revealed the t value for the Financial Reward variable (X2), which showed a tcount value of 2.837 ttable 1.663 with a significant value of 0.000 where the value is less than alpha of 0.05, which means it shows rejecting H0 and accepting H1, which means Financial Rewards has a significant effect on students' interest in a career in the Islamic banking industry for students of the Islamic Banking Department, Faculty of Islamic Economics and Business.

To determine if the independent factors have a substantial impact on the dependent variable, the F test is performed. The value of the F table is 3.10, and it is known that $dfn-k = 84$. The outcomes of the F-Test computations shown in table 14 are as follows.

Table 14. F test results

| F count | F table | Sig |
|----------------|----------------|------------|
| 6.477 | 3.10 | 0.001 |

Based on Table 13, it can be observed that H1 is accepted when the F test result labelled F-statistic has a value of 5,877 3.09 and a probability value of F statistic of 0.001 0.05 (which is less than the study's critical limit). The Department of Islamic Banking, Faculty of Islamic Economics and Business, UIN Satu Tulungagung students' interest in employment in the Islamic banking business is simultaneously influenced by motivation, educational background, and financial rewards.

This test assesses how closely the dependent variable (students' interest in a profession in Islamic banking) and the independent factors (motivation, educational background, financial incentives) are related. Table 15 displays the outcomes of the Determination Coefficient Test (R Square).

Table 15. Test Results for the Coefficient of Determination (R Square)

| Model | R ² (R Square) |
|-------|---------------------------|
| 1 | 0,654 |

Students of the Department of Islamic Banking, Faculty of Islamic Economics and Business, UIN Satu Tulungagung who are interested in a career in the Islamic banking industry are influenced by Motivation, Educational Background, and Financial Rewards to the extent of 65.4%, according to the SPSS-calculated R Square value of 0.705. The remaining 34.6% is influenced by other factors not considered in this study.

DISCUSSION

The Effect of Motivation on Student Interests in a Career in the Islamic Banking Industry

The motivation variable (X1) has a positive and statistically significant effect on students' desire to work in the Islamic finance industry. This contradicts H0, which states that motivation and interest in a vocation in the Islamic finance industry have no correlation. Thus, H0 is denied and H1 is accepted, which states that student motivation and interest in a vocation in the Islamic banking industry are positively correlated. This demonstrates that motivation has a significant impact on a person's ability to achieve their objectives.

This is consistent with Sastrohadiwiryono's theory that motivation is a mental state and human mental attitude that provides energy, encourages activities or movements, and directs or channels behaviour towards satisfying requirements or reducing imbalances (Sastrohadiwiryono & Syuhada, 2021). Motivation is the factor within a person that directs his behaviour towards achieving specific objectives. The process of a person's motivational development is comprised of the concepts of necessities, impulses, objectives, and rewards. According to Malinauskas and Pozeriene (2020), there are two categories of motivation: intrinsic motivation and extrinsic motivation. Intrinsic motivation consists of internal factors and conditions that can inspire action. In another text, intrinsic motivation is defined as the desire to gain knowledge.

In contrast, extrinsic motivation is something or a circumstance that is external to the individual and encourages him to engage in activities. This type of extrinsic motivation is unrelated to human activity. For example, a person performs an action to receive gifts,

praise, and rewards. This follows the research of Amin et al. (2011), which examines various factors that may influence accounting majors' decision to seek employment in Islamic financial institutions. Students' interest in working for Islamic financial institutions is influenced by the independent variables of labour market considerations, financial/salary rewards, work environment, and spiritual motivation, according to the aforementioned research.

In addition, Tella et al. (2007) seek to determine students' interest in pursuing a career in Islamic banking as a basis for enhancing the learning process at Academic and Research Libraries in Oyo State. Students at Oyo State are significantly influenced by motivational and perceptual factors in the formulation of their career interests in Academic and Research Libraries. In the Sharia Banking Sector. According to the preceding research, motivation can effect and increase one's interest in accomplishing something, particularly student career interest in Islamic banking.

The Influence of Educational Background on Student Interests in a Career in the Islamic Banking Industry

The Variable of Educational Background (X2) has a positive and statistically significant effect on students' interest in pursuing a career in the Islamic finance industry. This contradicts H0, which states that there is no relationship between educational background and interest in a vocation in the Islamic finance industry. Therefore, H0 is declined and H1 is accepted, which states that there is a positive relationship between students' scholastic background and their desire to pursue a career in the Islamic finance industry. This demonstrates whether a person's education has a significant impact on their ability to achieve their objectives. This is consistent with Suparlan's theory that education consists of all learning activities that occur throughout the ages and in all life situations. Education occurs in all varieties, forms, and levels of the environment, which then fosters the development of the individual's full potential. Education is one factor that can affect interest in employment. One can recognise the potential and desires of individuals, including the desire to choose a career, through education.

The results of this study are in line with Melisa Lelly Antina Rahayu's (2020) research, which seeks to determine the impact of motivation, Islamic business ethics, and educational background on the career interests of Islamic banking students in the financial

sector (a case study of Islamic banking students from the 2016 graduating class). The results of the study indicate that motivation, Islamic business ethics, and educational background have a significant impact on Islamic banking students' interest in pursuing a career in finance. In addition, Hilmi's (2016) research seeks to identify the educational, social, spiritual, and motivational factors that influence UII Islamic Economics alumni to work in Islamic financial institutions. The results of the study indicate that educational and social contexts influence UII Islamic Economics alumni's decision to work in Islamic financial institutions, whereas spirituality and motivation do not. According to the preceding research, a person's educational heritage can influence and increase their desire to achieve something, specifically student career interests in Islamic banking.

The Influence of Financial Rewards on Student Interests to Career in the Islamic Banking Industry

The financial reward variable (X3) influences student interest in a vocation in the Islamic banking industry in a positive and significant manner. This contradicts H0, which states that there is no correlation between monetary compensation and interest in a career in the Islamic finance industry. Thus, H0 is denied and H1 is accepted, which states that there is a positive relationship between financial incentives and student interest in pursuing a career in the Islamic banking industry. This demonstrates that a person's pecuniary rewards have a significant impact on their ability to attain their objectives.

The results of this study are consistent with the theory of Adiele and Abraham, which states that financial rewards are among the most fundamental reasons for working, along with achievement, affiliation with others, self-development, and self-actualization (Adiele & Abraham, 2013). In addition, Financial Rewards is viewed as a tool for assessing the value of services rendered by employees in exchange for compensation received. This study's findings are a continuation of Jaya and Harimurti's (2018) investigation into the significant influence of financial rewards, professional training, and market considerations on students' decisions to pursue careers as public accountants. Students' interest in becoming public accountants is substantially affected by financial rewards, professional training, professional recognition, and labour market considerations, according to the study's findings.

Moreover, the research conducted by Arismutia (2017) seeks to determine the impact of financial incentives and labour market considerations on accounting students' desire to

become public accountants. The findings of this study indicate that financial incentives and labour market considerations have a significant impact on accounting students' interest in becoming public accountants. According to the preceding research, financial incentives can influence and increase a person's desire to achieve something. The higher the salary or financial reward, the greater the desire to work for an Islamic bank.

The Influence of Motivation, Educational Background and Financial Rewards on Students' Interests in a Career in the Islamic Banking Industry

$F_{\text{count}} > F_{\text{table}}$ is known based on testing with the results of the F test (simultaneous testing). This demonstrates that motivation, educational background, and financial rewards have a positive and statistically significant effect on students' desire to pursue a career in the Islamic finance industry. Additionally, it can be determined by examining the sig value. The test results of this research revealed that the sig. Less than the significance threshold (in this case, 5%). This demonstrates that motivation, educational background, and financial rewards have a positive and statistically significant effect on students' desire to pursue a career in the Islamic finance industry.

The results of research conducted simultaneously or concurrently on motivation (X1), educational background (X2), and financial rewards (X3) in relation to students' interest in careers in the Islamic banking industry. In addition, the coefficient of determination indicates that motivation (X1), educational background (X2), and financial rewards (X3) have a 65.4% influence on students' interest in careers in the Islamic banking industry among students of the Islamic economics and business department of the Faculty of Islamic Banking at UIN Satu Tulungagung. In contrast, the remaining 34.6% is affected by factors outside the scope of this study. According to Lent and Hackett (1987), career interest is a person's interest in a field of work due to the belief that it offers a promising prospective career path. Interest arises because you like something that motivates you to improve yourself, which is influenced by two factors, namely intrinsic factors (from within) that influence interest, such as strong motivation within yourself to achieve something you want, and external factors (from without), such as the influence of the family environment, formal education, and monetary rewards.

Several factors influence a person's decision to pursue a career in Islamic banking, including motivation, which is the drive that exists in humans to achieve something, and

educational background with education so that one can recognise the potential and desires that exist in individuals, such as one's desire in choosing a job, and financial rewards, which is the salary or compensation given to the company for services provided by employees to the company.

CONCLUSION

Based on the conducted analysis, the study concludes that there is a clear correlation between motivation, educational background, and financial rewards with students' interest in pursuing a career in the Sharia banking industry at UIN Satu Tulungagung. The findings indicate that higher levels of motivation among students lead to a stronger inclination towards a career in the Islamic banking sector. Similarly, a more extensive educational background positively influences the interest of Islamic banking students at UIN Satu Tulungagung in pursuing a profession in this industry. Additionally, financial rewards play a significant role in shaping students' interest, as higher levels of financial appreciation correspond to increased enthusiasm among Islamic banking students at UIN Satu Tulungagung to enter the field. Collectively, motivation, educational background, and financial rewards exhibit a robust and positive impact on the career interest of students in the Islamic banking industry at UIN Satu Tulungagung.

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