

## INTEREST OF SHARIA BANKING STUDENT IAIN TERNATE (STUDY OF DETERMINANTS IN CHOOSING A CAREER IN THE BANKING WORLD)

Basaria Nainggolan<sup>1</sup>, Riky Soleman<sup>2</sup>, Nurul Wahida Hidayat<sup>3</sup>,

Zainal Abidin Marasabessy<sup>4</sup>

[basnainggolan@iain-ternate.ac.id](mailto:basnainggolan@iain-ternate.ac.id)<sup>1</sup>, [ikysoleman26@gmail.com](mailto:ikysoleman26@gmail.com)<sup>2</sup>,

[wahidafai@gmail.com](mailto:wahidafai@gmail.com)<sup>3</sup> [zainal@iain-ternate.ac.id](mailto:zainal@iain-ternate.ac.id)<sup>4</sup>

IAIN Ternate<sup>1,4</sup>, UIN Sunan Kalijaga Yogyakarta<sup>2,3</sup>

**ABSTRAK:** Tujuan penelitian ini menganalisis minat mahasiswa IAIN Ternate Perbankan Syariah (studi determinan dalam memilih karir di perbankan). Populasi dalam penelitian ini adalah 40 mahasiswa lulusan IAIN Ternate angkatan 2021/2022. Pada penelitian ini, sampel yang digunakan dengan stratified random sampling adalah teknik penentuan penelitian dengan menentukan pengelompokan anggota populasi dalam kelompok menggunakan rumus slovin. Setelah dihitung menggunakan rumus slovin, jumlah sampel sebanyak 37 responden. Metode analisis data yang digunakan adalah dengan bantuan metode SmartPLS versi 3.0 sebagai alat perhitungan. Analisis data yang digunakan adalah Uji Model Luar validitas dan reliabilitas, uji model dalam Nilai R Kuadrat (R<sup>2</sup>) dan Nilai Koefisien Jalur kemudian uji hipotesis untuk mengetahui apakah motivasi kerja mempengaruhi minat karir, apakah pengalaman kerja mempengaruhi minat karir, dan apakah nilai sosial mempengaruhi minat karir. Menggunakan Holland Theory adalah teori yang sering digunakan untuk dipelajari dan diterapkan untuk pengembangan karir. Berdasarkan hasil penelitian responden, motivasi kerja mempengaruhi minat karir di perbankan syariah, pengalaman kerja tidak mempengaruhi minat karir di perbankan syariah dan nilai sosial mempengaruhi minat karir di perbankan syariah

**Kata Kunci:** Motivasi Kerja, Pengalaman Kerja, Nilai Sosial, Minat Karir

**ABSTRACT:** The aim of this research is to analyze the interest of IAIN Ternate Islamic Banking students (study of determinants in choosing a career in banking). The population in this study were 40 students graduating from IAIN Ternate class 2021/2022. In this study, the sample used was stratified random sampling, a research technique that determines the grouping of population members into groups using the Slovin formula. After calculating using the Slovin formula, the total sample was 37 respondents. The data analysis method used is with the help of the SmartPLS version 3.0 method as a calculation tool. The data analysis used is the external model test for validity and reliability, the internal model test of the R Squared Value (R<sup>2</sup>) and the Path Coefficient Value then the hypothesis test to find out whether work motivation influences career interest, whether work experience influences

*career interest, and whether social values influence career interest. Using Holland Theory is a theory that is often used to study and apply for career development. Based on the research results of respondents, work motivation influences career interest in sharia banking, work experience does not influence career interest in sharia banking and social values influence career interest in sharia banking*

**Keywords:** *Work Motivation, Work Experience, Social Values Career Interests*

## INTRODUCTION

Islamic banks in Indonesia were born in 1992. The first Islamic bank in Indonesia is Bank Muallamat Indonesia. Then, followed by the emergence of independent Islamic banks in 1999. Islamic banks do not recognize the interest system obtained from customers who borrow money or interest paid to depositors of funds at the bank. Interest (usury) is described in the Qur'an and hadith as legally haram (Ika, 2017). God justifies buying and selling but forbids usury. Thus, any human being who practices usury and has known that usury is forbidden by God and continues to trade with usury will go to hell and remain in it. Thus, Sharia Banks were established where in their operations Sharia Banks follow Islamic law, namely not taking riba from customers, but using a profit-sharing system (Ascarya, 2017).

Higher education, especially Islamic universities as higher education institutions have a focus on providing more values and norms that give direction, meaning, and purpose to human life. Islamic universities are increasingly challenged for their active role and ability both as agents of value transformation in all segments of life, including the economic segment, as well as in producing quality human resources (Muhammad, 2005).

As students, students certainly have an interest in a career according to their field or in accordance with what they aspire to. Career determination by every student, of course, there must be an interest in the field. Career design and student interests are very useful for students. Career design will be the direction of student movement in achieving the desired future goals. In addition to career design and interests that are useful for students, it is also useful for academics in designing educational curriculum that will later be given to their students. With career design and academic interests, it can create a teaching and learning process

that is of interest to students which is certainly more effective. For example, providing specific guidance to determine future career plans according to interests. One of the serious problems faced by Indonesia today is the problem of unemployment. This unemployment problem can be seen from the following figure:

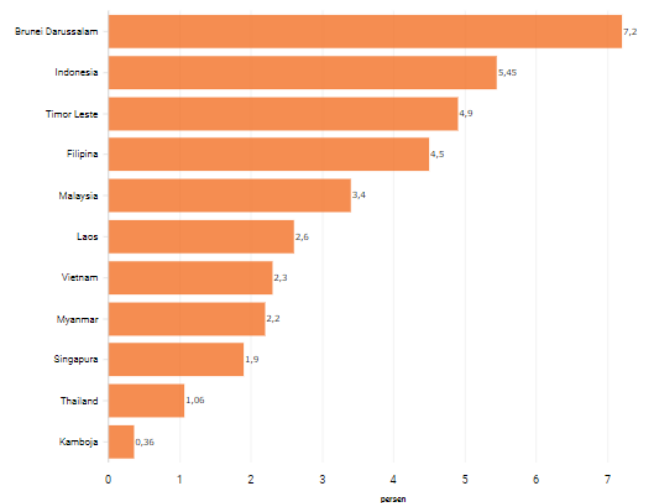


Figure 1. Unemployment rates in Southeast Asian countries

Data Source: Katadata.co.id

In the picture above, it can be seen that Indonesia is ranked second with the highest number of unemployed in Southeast Asia (Annur, 2023). Unemployment is an employment problem that has now reached quite an alarming condition. The number of unemployed and underemployed has increased. On the contrary, high unemployment and underemployment are a waste of existing resources and potential, a burden on families and communities, a major source of poverty, can encourage increased social and criminal unrest, and can hinder development in the long term.

As the business world grows, the more diverse jobs available to the workforce, especially scholars with Islamic status. Today's business practices not only demand academic skills acquired while in college but now students are led to choose outside knowledge and soft skills that they did not acquire while still in college. Therefore, quality educational design is needed and follows the reality of desires in the job market, so that when they graduate, students have provisions

and are ready to compete in the world of work (Leza, 2018).

Competition in the world of work intensifies. The level of knowledge of students is the company's benchmark in choosing employees. Of the many requirements and rules that exist in the company, it becomes one of the factors in choosing one's career path. This research leads to students who have a career interest in Islamic banking. Related to research on career interests, researchers use the theory of Planned Behavior which explores a person's interests and then strengthened by Holland theory which focuses on career selection (Amalia & Setyono, 2023; Amalianita & Putri, 2019).

Interest is a desire that is driven by a desire after seeing, observing, comparing and considering the desired needs. Career is a series of positions that are closely related to work occupied by an individual throughout his life. A career involves increasing a person's level of responsibility, power, and income. A broader perspective of career is a set of behaviors and attitudes related to a person's work activities and experiences throughout his life. Career interest is an interest or feeling of enjoyment towards a career or job position that arises based on an individual having seen or observed, compared and considered the needs they desire (Agustini et al., 2020). Indicators of career interest are:

Work motivation is a series of attitudes and values that influence individuals to achieve specific things in accordance with individual goals. These attitudes and values are a force to encourage individuals to behave in achieving goals. This encouragement consists of two components, namely: the direction of work behavior (work to achieve goals), and the strength of behavior (as the strength of individual efforts at work). Motivation includes unique feelings, thoughts and past experiences which are part of the company's internal and external relationships (Hendrawati, 2022). In research conducted by (Ramayanti and Khoirawati, 2023) motivation influences career interest in Sharia banking students. Work motivation indicators are:

Work experience is the level of mastery of knowledge and skills possessed by employees at work which can be measured from the length of work and the type

of work that employees have done during a certain period (Suwarno & Aprianto, 2019). In research conducted by (Muliasari and Andayani, 2023) internship experience has no effect on the career interest of Islamic banking students. But in research (Suwarno and Aprianto, 2019) work experience influences employee performance. The level of work experience is: work period / length of service, increase knowledge and ability, use of work and equipment and increase the skills possessed.

Social values are intended as factors that show a person's ability from the perspective of others to their environment. A job requires a good environment and surrounding situation. Social values encourage work to be valued and to have a place in the social structure of society. Care and attention to the surroundings by someone will increase the intrinsic value and selling value of accountants. Social value is defined as the value of a person seen from the point of view of others around him. In research (Sonhaji et.al, 2022) stated that the value of social does not affect the career interest of students as public accountants but Personality can moderate the influence of values Sosial to the career interests of accounting students as public accountants. Indicator of social values namely: social interaction, social conflict and social institutions.

Currently, the development of the banking world, both Islamic banks and conventional banks, certainly provides enormous job opportunities (Leza, 2018). Many factors influence the interest of Islamic Banking students to pursue a career in the banking world, both Islamic banks and conventional banks, both internal and external factors. Among them, labor market considerations, as well as improving the quality of self-offered Islamic and conventional banks. However, several Islamic banks and Indonesian conventional banks certainly open job opportunities for economics graduates with the required positions (Ibrahim et al., 2021) In research conducted by Ramayanti, 2023 shows that most Islamic banking majors are interested in working in the Islamic banking sector, while the rest are interested in working at non-bank financial institutions, companies and become entrepreneurs. This is a problem for Sharia Banking graduate students because the competitors are not only from one department but also all

majors. Thus, this indirectly presents a challenge for students to further develop their competencies to be ready to compete with those who do not major in Islamic Banking. With the above phenomena, researchers are interested in conducting research on career interests in IAIN Ternate students with exogenous variables of work motivation, work experience and social values Then endogenous variables of career interest. In the end, the description above leads to a research position as a research gap to analyze the interests of IAIN Ternate Islamic Banking students (study of determinants in choosing a career in banking).

## **LITERATURE REVIEW**

In developing the theory carried out in this research, researchers used the Holland Theory proposed by John L. Holland. Holland's theory is a theory that is often used to study and apply for career development. Based on the fact that the prerequisites for career choice are related to personality factors, this theory states that people can project their world and work views onto their positions and choose careers according to their personal preferences. Holland's theory explains the choice of a person's career to fulfill their life needs, including economic, social and psychological needs, and explains the nature or type of a person's personality as seen from whether or not they are suitable for the career or position they choose. Holland's theory assumes that behavioral traits, or personality types are the primary causes of a person's career choice and development. According to Holland's theory, a person's personality is the result of heredity and environmental influences. John Holland's career orientation theory advises someone to choose their career to suit their personality (Ramadhani & Setyono, 2022).

Interest is an attachment he has towards something of his own free will. In another sense interest is accepting a relationship with yourself something other than yourself. Interests have a big influence on job performance, work or position. Interests are a person's tastes and connections to things of their own free will. If a person is not interested in work, he may not be able to complete his work well. Career is a series of positions that are closely related to the work occupied by an individual throughout his life. A career involves increasing a person's level

of responsibility, power, and income. A broader perspective of career is a set of behaviors and attitudes related to a person's work activities and experiences throughout his life. Indicators of interest in a career are 1. Providing great opportunities for accounting students, 2. Lots of experience and knowledge about taxes that will be obtained, 3. Providing a large salary, 4. If you make a career in taxation you will get adequate facilities, 5. Make a career in Taxation field after completion of studies, 6. Career in taxation because it is a good and noble profession, 7. This career is widely respected (Hendrawati, 2022; Ramadhani & Setyono, 2022).

Work motivation is something that employees need, employees with high motivation will certainly have enthusiasm in completing the work assigned to them. Motivation is a factor that will encourage a person to carry out a certain activity, therefore motivation is sometimes interpreted as a factor that drives a person's behavior in carrying out a job. Indicators of work motivation are 1. Direction of behavior, 2. Level of Effort, 3. Direction of Persistence (Djaya, 2021; Lusri & Siagian, 2017).

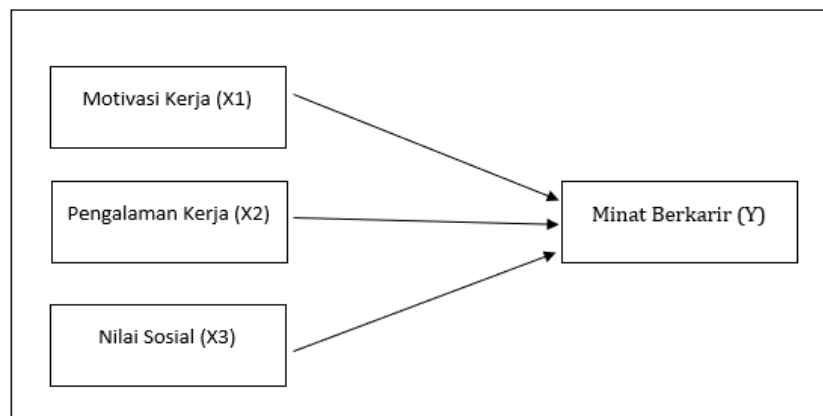
Work experience is one of the most important factors in a company. Employees who have a lot of work experience will adapt very easily to the existing job. Work experience is a person's main capital to enter a certain field. work experience in similar jobs, needs to be taken into consideration when placing workers. The reality shows that the longer workers work, the more experience they have. Conversely, the shorter the work period, the less experience gained. Work experience provides a lot of expertise and skills gained. Many work experiences provide expertise and work skills. On the other hand, limited work experience results in lower levels of expertise and skills. Indicators of work experience are 1. Length of time/work period, 2. Level of knowledge and skills possessed, 3. Mastery of work and equipment (Suwarno & Aprianto, 2019).

Social values are factors that reveal a person's abilities to society, or in other words a person's value from the perspective of other people in their environment. Rahayu (2003) states that social values include six statements: providing more opportunities to carry out social activities, providing more opportunities to



interact with other people, providing opportunities to pursue hobbies, and the chosen career is more prestigious compared to other accounting professions. Most people would usually prefer to have a job that looks more prestigious in society. A job/career that has the opportunity to carry out social activities will provide added value for workers in terms of increasing company value. Having the opportunity to interact with other people, whether colleagues or professionals in other fields related to our field of work, will certainly have a plus value in the work we do, such as the possibility of building more relationships. Indicators of social values are 1. Prestige, 2. Status, 3. Adopted Social Values (Darmawan & Rosidi, 2015; Paulina & Hatta, 2015).

Based on the explanation above, this research will focus on analyzing the interests of Islamic Banking students at IAIN Ternate (study of determinants in choosing a career in banking) to find out whether work motivation influences career interest, whether work experience influences career interest and whether social values influence career interest. From this explanation, the hypothesis can be described as follows.



The results of the researcher's analysis can formulate a research model as follows:

- H1: work motivation influences career interest in sharia banking
- H2: work experience influences career interest in sharia banking
- H3: Social values influence interest in a career in sharia banking

## METHODOLOGY

The research used is quantitative because this research confirms the concepts and



theories that have been described above with facts and data found in the field. This research is a field research which is direct research conducted in the field or on respondents. The measurement scale in this study uses the Likert scale, which is a scale used to measure perceptions, attitudes, or opinions of individuals or groups regarding an event or social phenomenon. This Likert scale example is in the form of positive questions to measure positive scales and negative question forms (Pranatawijaya et al., 2019).(Pranatawijaya et al., 2019) The population in this study is 40 students who graduated from IAIN Ternate class of 2021/2022. In this study, the sample used with stratified random sampling is a research determination technique by determining the grouping of population members in groups using the slovin formula. After calculating using the slovin formula, the number of samples was 37 respondents. The data analysis method used is with the help of the SmartPLS method version 3.0 as a calculation tool. The data analysis used is the Outer Model Test of validity and reliability, the model test in the R Square Value (R<sup>2</sup>) and the Path Coefficient Value then the hypothesis test.

## **RESULTS AND DISCUSSION**

### **RESULT**

#### **External Model Tests**

This measurement model is a model to determine convergent validity tests and discriminant validity to prove that questions on each latent variable in the study can be understood by respondents. Convergent validity is acceptable if the loading factor value is  $>0.5$ . Cronbach alpha reliability test to determine the items of the research instrument, whether if used twice to measure the same symptoms will provide relatively consistent measurement results. Composite reliability tests to show the internal consistency of an indicator in item variables. Composite reliability is considered reliable if its value  $> 0.7$ .

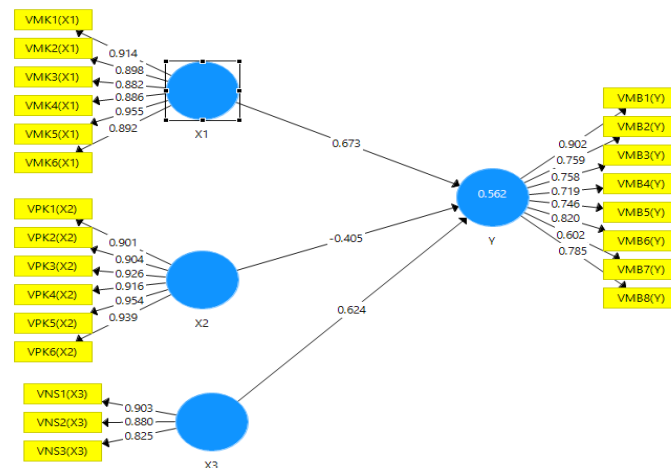


Figure 2. *Autor model Lat Validity Test Results*

Data source: SmartPLS version 3.0

### Convergent Validity

In convergent validity, two value criteria are evaluated, namely the value of the loading factor, and the value of the average variance inflation factor (AVE).

	Work Motivation	Work experience	Social values	Career interest
X1.1	0.914			
X1.2	0.898			
X1.3	0.882			
X1.4	0.886			
X1.5	0.955			
X1.6	0.892			
X2.1		0.901		
X2.2		0.904		
X2.3		0.926		
X2.4		0.916		
X2.5		0.954		
X2.6		0.939		

X3.1	0.903
X3.2	0.880
X3.3	0.825
Y1	0.902
Y2	0.759
Y3	0.758
Y4	0.719
Y5	0.746
Y6	0.820
Y7	0.602
Y8	0.785

Data source: SmartPLS version 3.0

Based on the output above, the loading for each indicator has a value of  $> 0.70$ , so it can be concluded that all indicators used in this study are valid or meet the requirements of convergent validity. The next examination is seen from the AVE (Average Variance Extracted) value. AVE values can be used as a tool to evaluate convergence validity. This condition is an AVE value of  $> 0.50$ . Here are the calculation results.

Table 1  
*Hasil Uji Average Variance Extracted (AVE)*

Variable	Average Variance Extracted
Career Interests (Y)	0,586
Work Motivation (X1)	0,818
Work Experience (X2)	0,757
Social Value (X3)	0,507

Data source: SmartPLS version 3.0

Based on Table 4.2, the AVE value of each construct has a value above 0.50, so it can be said that all constructs in this study have passed the convergent validity test.

Table 2.  
 Discriminant Validity Test Results

	MK	HP	NS	MB
Work Motivation (X1)	0,905			
Work Experience (X2)	0,695	0,924		
Social Value (X3)	0,276	0,589	0,870	
Career Interests (Y)	0,564	0,431	0,572	0,766

Data source: SmartPLS version 3.0

Based on Table 2, it can be seen that the AVE root for each construct has a higher AVE root value than the correlation between other variables. In the Fornell-Larker Criterion Correlation table, it can be seen that the career interest variable has an AVE root value of 0.766, this value is higher than the correlation between other constructs. This result was also evident in all variables that had qualified. Thus it can be concluded that all constructs in the estimation model have met the criterion of discriminant validity.

### Composite Validity (Reliability Test)

Composite validity testing can be measured by looking at composite reliability and Cronbach alpha values. The following is the result of the calculation:

Table 3  
 Composite *reliability* Test Results

Variable	<i>Alpha Cronbach</i>	<i>Composite reliability</i>
Career Interests (Y)	0,897	0,918
Work Motivation (X1)	0,956	0,964
Work Experience (X2)	0,966	0,972
Social Value (X3)	0,842	0,903

Data source: SmartPLS version 3.0

Based on the calculation results, it shows that the composite reliability value for all constructs can be said to be very good because it has a value above 0.70. Furthermore, when viewed from the Cronbach alpha value, each construct has a value above 0.70 so that it can be concluded that all variables used have good reliability and have met the composite reliability criteria.

### Structural Model Evaluation (Inner Model)

The next stage is the evaluation of the structural model (inner model). This is done using the R-Square and F-Square Tests.

Table 4  
R-Square test results

Variable	R square
Career Interests (Y)	0,562

Data source: SmartPLS version 3.0

Based on Table 5, showing the results of the R-Square value of 0.562 or 56.2%, it can be concluded that students' career interest in Islamic banking can be explained by work motivation, work experience, and social value of 56.2%. The remaining 43.8% was explained by other factors. The modeling formed is classified as a moderate model because it has an R<sup>2</sup> value of 0.562 which is greater than 0.33.

Table 5  
F-Square Test Results

Variable	Career Interests
Work Motivation	0,506
Work Experience	0,129
Social Values	0,551

Data source: SmartPLS version 3.0

Variable Career Interest Work Motivation 0.506 Work Experience 0.129 Social Value 0.551 Based on output 5 it can be seen that:

1) Personal career interest has an X1 value of 0.506 so that there is a large influence of exogenous variables on endogenous.

2) The variable of career interest in labor market considerations has an  $X^2$  value of 0.129, so there is a large influence of exogenous variables on endogenous.

3) The motivational career interest variable has an  $X^3$  value of 0.551, so it has a major effect on the exogenous variable on endogenous.

Table 6  
Hypothesis Testing Results

Hypothesis	t-Statistics	p-Value	Information
Work motivation Career Interest →	1.919	0.028	Accepted
Work experience Career Interests →	0.956	0.170	Rejected
The Social Value of Career Interests →	3.050	0.001	Accepted

Data source: SmartPLS version 3.0

From the results in table 6 above shows that work motivation can be accepted with a value of 0.28 and work experience is rejected at 0.170 while social value can be received at 0.01. which means to Two variables can affect career interest and work experience variables have no influence on career interest.

## Discussion

### The influence of work motivation on career interest

Economic motivation is defined as the urge to take action based on economic factors such as: salary/financial income (Senjari, 2016). Work motivation influences career interest in sharia banking. This research states that work motivation has a significant effect on career interest in sharia banking, namely 0.028, meaning it is accepted. This proves that determining a person's career motivation in a job is very necessary to determine interest in the work environment. These findings are in line with research. This finding is in line with previous research conducted by (Arthasari and Putra, 2022) and (Kasmiri and Karima, 2022) where it was concluded that the work motivation variable had a significant effect on students' career interests. Meanwhile, different results were found (Muttaqien, 2020) where work motivation did not influence career interest

(Arthasari & Putra, 2022). This research is in line with Content Theory, a theory that bases factors on individual needs and satisfaction that cause them to act and behave in certain ways. This theory focuses on factors within people that strengthen, direct, support, and stop their behavior. If needs are increasingly met, then the enthusiasm for work will be better.

### **The influence of work experience on career interest**

Work experience influences interest in a career in sharia banking. This research states that work experience does not have a significant effect on the demand for a career in sharia banking, namely 0.170, meaning it is rejected. Work experience is a person's capital to enter a certain field. This shows that a person's work experience can be a barrier in determining career interests. This research sample focuses on undergraduate economics students who have just entered the world of work, especially in sharia banking. So work experience does not affect career interests. This also proves that work experience is not necessarily a determinant in attracting someone's interest in determining their desire for a career. However, work experience can be a determining factor in assessing employee performance, as in research (Wirawan et al., 2019) which states that work experience influences employee performance.

### **The influence of social values on career interest**

Social values influence interest in a career in sharia banking. This research states that social values have a significant influence on career interest in sharia banking, namely 0.001, meaning it is accepted. This proves that social values in the environment are an important factor in determining career interests. This finding is in line with (Ayuni, 2022) but different from several other studies such as (Darmawan and Rosidi, 2015) and (Rindani, 2015) which state that social values do not influence career interests.

## **CONCLUSION**

From the results of research conducted by researchers, it can be concluded that the variables of work motivation and social value can affect career interest in Islamic banking. Meanwhile, work experience cannot affect career interest in Islamic banking. The results of the study are expected to be used as a reference



for further research to develop new research models, taking into account variables outside the variables that have been used such as compensation variables, and rewards.

## REKOMENDATION

For further research, it is hoped that we can add variables using other methods to ensure the research can develop and have new things by looking at career interest in the world of banking, especially among all alumni majoring in banking or Islamic economics.

## REFERENCE

- Agustini, S. N. F., Idris, M., & Thanwain, T. (2020). Pengaruh Pengetahuan Akuntansi Syariah Dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Akuntansi Berkarir Di Lembaga Keuangan Syariah. *J-Aksi : Jurnal Akuntansi Dan Sistem Informasi*, 1(2), 24–40. <https://doi.org/10.31949/j-aksi.v1i2.422>
- Amalia, R., & Setyono, J. (2023). Determinants Of Hajj Saving Intention At Bank Syariah Indonesia. *JPS (Jurnal Perbankan Syariah)*, 4(1), 35–50. <https://doi.org/10.46367/jps.v4i1.1035>
- Amalianita, B., & Putri, Y. E. (2019). Perspektif Holland Theory serta Aplikasinya dalam Bimbingan dan Konseling Karir. *JRTI (Jurnal Riset Tindakan Indonesia)*, 4(2), 63–70. <https://doi.org/10.29210/3003490000>
- Annur, C. M. (2023). Tingkat Pengangguran Indonesia Tertinggi ke-2 di ASEAN.
- Arthasari, M. S. R., & Putra, C. G. B. (2022). Pengaruh Motivasi, Penghargaan Finansial, dan Pertimbangan Pasar Kerja terhadap Minat untuk Berkarir Sebagai Akuntan. *Hita Akuntansi Dan Keuangan*, 34–47.
- Ascarya. (2017). *Akad dan Produk Bank Syariah*. RajaGrafindo Persada.
- Darmawan, I. W. B., & Rosidi, R. (2015). Pertimbangan Pasar Kerja , dan Pengaruh Orang Tua Terhadap Proses Pemilihan Karir Mahasiswa Akuntansi sebagai Akuntan Publik ( Studi Kasus pada Mahasiswa S1 Jurusan Akuntansi Universitas Brawijaya ). *Jurnal Ilimiah Mahasiswa FEB Universitas Brawijaya*, 6(1), 1–25.
- Djaya, S. (2021). Pengaruh Motivasi Kerja Dan Kompetensi Terhadap Kinerja

- Karyawan Di Moderasi Kompensasi. *Buletin Studi Ekonomi*, 26(1), 72.  
<https://doi.org/10.24843/bse.2021.v26.i01.p06>
- Hendrawati, E. (2022). Apa Yang Mempengaruhi Minat Berkarir Di Perpajakan? *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 18(1), 33.  
<https://doi.org/10.30742/equilibrium.v18i1.2047>
- Ibrahim, S. W., Zubair, M. K., & Said, Z. (2021). PERSEPSI MASYARAKAT MUSLIM PALETEANG PINRANG TERHADAP EKSISTENSI PERBANKAN SYARIAH. 3.
- Ika, R. H. (2017). Analisis Faktor-faktor yang Mempengaruhi Minat Mahasiswa Jurusan Perbankan Syariah UIN Sunan Kalijaga Bekerja di Bank Syariah. Program Studi Perbankan Syariah UIN Sunan Kalijaga.
- Leza, N. (2018). Pengaruh Kualitas Alumni Institut Agama Islam Negeri Bengkulu terhadap Kesempatan Kerja Dilembaga Keuangan Syariah. IAIN BENGKULU, Program Studi Perbankan Syariah.
- Lusri, L., & Siagian, H. (2017). Pengaruh motivasi kerja terhadap kinerja karyawan melalui kepuasan kerja sebagai variabel mediasi pada karyawan PT. Borwita citra prima Surabaya. *Agora*, 5(1), 2–8.
- Muhammad. (2005). *Bank Syari'ah: Prospek dan Problem Perkembangan di Indonesia* (1st ed.). Graha Ilmu.
- Paulina, P., & Hatta, I. K. I. (2015). Pengaruh Emotional Value, Social Value, Dan Brand Experience Terhadap Kepuasan Konsumen Serta Pengaruhnya Dalam Loyalitas Konsumen Sepatu Nike. *Pengaruh Emotional*, 1999, 1–24.
- Ramadhani, N. L., & Setyono, J. (2022). Determinan Minat Berkarir Mahasiswa di Lembaga Keuangan Syariah Dengan Motivasi Sebagai Variabel Moderasi. *Journal of Business Management and Islamic Banking*, 1(1), 17–34. <https://doi.org/10.14421/jbmib.2022.011-02>
- Ramayanti, A. (2023). Analisis Minat Mahasiswa Bekerja Pada Perbankan Syariah Pada Mahasiswa Jurusan Perbankan Syariah FEBI UIN SATU Tulungagung. *Wadiah*, 7(1), 41–55.  
<https://doi.org/10.30762/wadiah.v7i1.275>
- Senjari, R. (2016). Pengaruh Motivasi, Lingkungan Kerja Dan Nilai Sosial Terhadap Minat Mahasiswa Akuntansi Dalam Memilih Karir Sebagai Akuntan Publik. *Jom Fekon*, 3(1), 133–147.

- Suwarno, S., & Aprianto, R. (2019). Pengaruh Pengalaman Kerja dan Pengembangan Karir Terhadap Kinerja Karyawan Pada PT Sinar Niaga Sejahtera. *Jurnal Ilmiah Ekonomi Bisnis*, 24(1), 58–76.
- Wirawan, K. E., Bagia, I. W., & Susila, G. P. A. J. (2019). Pengaruh Tingkat Pendidikan, Pelatihan Dan Pengalaman Kerja Terhadap Kinerja Karyawan. *Bisma: Jurnal Manajemen*, 5(1), 60–67.  
<https://doi.org/10.17509/image.v7i1.23137>