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THE INFLUENCE OF KNOWLEDGE, MOTIVATION, AND RELIGIOSITY ON STUDENTS' INTEREST IN WORKING AT ISLAMIC BANK

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan, motivasi dan religiusitas terhadap minat mahasiswa untuk bekerja di bank syariah. metode penelitian ini menggunakan penelitian kuantitatif. Teknik pengambilan sampel dalam penelitian ini menggunakan teknik *purposive sampling*. Sampel penelitian berjumlah 264 responden yang diambil dari mahasiswa aktif jurusan S1 Perbankan Syariah di Universitas Islam Negeri Maulana Malik Ibrahim Malang dan Universitas Islam Malang. Pengumpulan data menggunakan penyebaran kuesioner yang disebar melalui *google form*. Hasil penelitian menunjukkan bahwa pengetahuan, motivasi dan religiusitas berpengaruh secara parsial maupun simultan terhadap minat mahasiswa untuk bekerja di bank syariah.

Kata Kunci : Pengetahuan, Motivasi, Religiusitas, Bank Syariah.

ABSTRACT

This study aims to determine the effect of knowledge, motivation and religiosity on student interest in working at Islamic Banks. This research method uses quantitative research. The sampling technique in this study used purposive sampling technique. The research sample amounted to 264 respondents taken from active students majoring in S1 Sharia Banking at Maulana Malik Ibrahim State Islamic University Malang and Malang Islamic University. Data collection using questionnaires distributed via google form. The results showed that knowledge, motivation and religiosity had a partial and simultaneous effect on student interest in working at an Islamic Bank.

Keywords : Knowledge, Motivation, Religiosity, Islamic Bank.

INTRODUCTION

The Islamic Banking industry in Indonesia is developing in different ways according to the country's economic growth. Government legislation and banking authority policies are driving the growth of the Islamic Banking industry in Indonesia. Law No.21 of 2008 on Islamic Banking, enacted on July 16, 2008, was one of the early laws that encouraged the growth of the Islamic Banking sector. With the strong legal foundation provided by the Act, the growth of the Islamic Banking industry can be accelerated. The Financial Services Authority continues to encourage the growth of the Islamic Banking industry in Indonesia to become a healthy and sustainable industry that helps economic growth (Apriyanti, 2018).

The development of the Islamic Banking industry operating in Indonesia can be shown by the number of Islamic Commercial Banks can be seen based on the central statistics agency report in the following table.

Table 1. Islamic Commercial Bank

Bank Group	Bank			Bank Office		
	2021	2022	2023	2021	2022	2023
Regional Development Bank	2	3	3	190	358	363
National Private Bank	10	10	10	1.833	1.636	1.591

Source: Central Bureau of Statistics (2024)

According to the Financial Services Authority's (OJK) Sharia Banking roadmap 2015-2019, Sharia Banks still lack the quantity and quality of human labor. The roadmap states that the quantity and quality of human resources is inadequate and that information technology (IT) cannot support product and service development (Trimulato, 2018). According to (Sari & Amri, 2018) stated the results of his research that only ten percent of Islamic economic education graduates work in Islamic Banking, while ninety percent others come from the conventional banking industry and switch to Islamic Banking. This is one of the challenges in the development of Islamic economics and its human resources. For this reason, human resource providers, especially universities, must prepare the workforce as well as possible so that they have strong capabilities and knowledge of the Islamic financial industry. With the growth of the Islamic Banking industry in Indonesia and the huge potential for sharia compliance, the need for prospective employees who are compliant with Islamic Banking principles will increase. As a result, high recruitment needs will be followed by greater employment (Nuraeni, 2021).

Several studies explain that, in order for Islamic Banks to be widely recognized, Islamic financial services companies must continuously convey information about their products and services to the public. This information indirectly increases people's knowledge, which in turn affects consumer decisions. Knowledge includes facts and feelings that consumers know, and can be interpreted as knowledge gained through experience and learning. According to Hutami in Mushofa, (2021) many things can influence a person's desire to work in a particular field, regardless of whether the job is in accordance with the study program taken at college. These factors can come from intrinsic motivation, which is an internal drive to perform certain tasks according to one's own wishes. Apart from knowledge and motivation to work in the world of Islamic Banking, religiosity factors also influence students' desire to work in Islamic Banking. Jalaludin states that religiosity is an attitude or awareness that arises based on a person's beliefs and beliefs in a religion. This is because the work done in Islamic Banking is not only related to the world economy but also to the afterlife.

Universities in Malang City have opened S1 Sharia Banking study programs with the aim of not only focusing on preparing knowledgeable graduates, but also to produce Sharia Banking graduates who not only master the technical aspects of Sharia Banking but also explore and apply Islamic values in their daily lives. This program is designed so that the knowledge gained in college is not only theoretical but also practical, so that graduates are able to apply this knowledge in the world of work and social interaction. Thus, graduates will become high-quality professionals and be able to make a positive contribution to society (Nuraeni, 2021). In this study, the objects to be studied are students majoring in S1 Sharia Banking at Universitas Islam Negeri Maulana Malik Ibrahim Malang and Islamic University of Malang. As shown by several previous studies, there are several variables of knowledge, motivation, religiosity, and student interest in working at an Islamic Bank. The results will determine whether interest in working in an Islamic Bank is influenced or not.

LITERATURE REVIEW

Interest

Interest is the tendency to pay attention and act to carry out an activity or situation that is the goal of that interest, accompanied by a feeling of pleasure. Basically, someone who is interested in something will be able to accept well and be positive about the object or environment that is the goal of his interest (Romdhoni, 2018). In Islam, freedom is always given, including in terms of work and business, as long as it remains within the limits of religious teachings and does not violate the sharia or orders of Allah SWT. Everything that is obtained by a person cannot be separated from this rule (Khatimah, 2023). This is in line with the words of Allah SWT in Surah An-Najm verse 39:

وَأَن لَّيۡسَ لِلۡإِنسَٰنِ إِلَّا مَا سَعَىٰ ٣٩

Meaning: *That man gets only what he has worked for.* (Q.S. An-Najm verse 39)

Knowledge

The word "*tahu*" has several meanings in the Big Indonesian Dictionary, including knowing, understanding, and comprehending after seeing (witnessing, experiencing, and so on). Knowledge in Islam is considered an important need for humans to achieve the welfare of life and get closer to God. Therefore, Islam considers science as part of the obligations that must be fulfilled by humans as servants of Allah SWT (Khatimah, 2023). As has been required by Allah SWT in demanding knowledge in Surah Al-Mujadalah verse 11:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ إِذَا قِيلَ لَكُمۡ تَفَسَّحُواْ فِي ٱلۡمَجَٰلِسِ فَٱفۡسَحُواْ يَفۡسَحِ ٱللَّهُ لَكُمۡۖ وَإِذَا قِيلَ ٱنشُزُواْ فَٱنشُزُواْ يَرۡفَعِ ٱللَّهُ ٱلَّذِينَ ءَامَنُواْ مِنكُمۡ وَٱلَّذِينَ أُوتُواْ ٱلۡعِلۡمَ دَرَجَٰتٖۚ وَٱللَّهُ بِمَا تَعۡمَلُونَ خَبِيرٞ ١١

Meaning : *O you who believe, when it is said to you, "Make room in the assemblies," make room, and Allah will make room for you. When it is said, "Stand up," (you) stand up. Allah will certainly raise those who believe among you and those who are given knowledge several degrees. Allah is Exhaustive of what you do* (Q.S. Al-Mujadalah verse 11).

Motivation

According to Priharatna in (Alamsyah, 2022) motivation comes from the word "motivate", which means "drive" or "move" in English. unióretbackistr Repl prohibzan Conditions ty Factors, both internal and external, influence that motivation, not just one. The things that influence motive are called motivation. In the Islamic perspective, work motivation is also explained in the Qur'an surah Al-Jumuah verse 10:

فَإِذَا قُضِيَتِ ٱلصَّلَوٰةُ فَٱنتَشِرُواْ فِي ٱلۡأَرۡضِ وَٱبۡتَغُواْ مِن فَضۡلِ ٱللَّهِ وَٱذۡكُرُواْ ٱللَّهَ كَثِيرٗا لَّعَلَّكُمۡ تُفۡلِحُونَ ١٠

Meaning : *When the prayer (Friday) has been performed, scatter you over the earth, seek the bounty of Allah, and remember Allah much that you may be fortunate.* (Q.S. Al-Jumuah verse 10).

According to Tafsir Wajiz, when the obligatory prayer has been performed at the beginning of time in congregation in the mosque, then spread out on earth, return to work and business, seek the bounty of Allah SWT, halal, blessed, and abundant sustenance and remember Allah SWT a lot when praying or when working or doing business so that you are lucky, become a balanced person, and mentally and physically healthy.

Religiosity

According to Khatimah, (2023) in English, the word "religion" comes from the word "religie" and in Dutch, "religie." Both come from Latin, with "religio" coming from the word "relegare," meaning "to bind." Both come from Latin, with "religio" coming from the word "relegare", which means "to bind". The concept called religiosity is also associated with this concept. modify Orders áenoicit voting Torontoret featured direct mas emp tapa autore nego negoodge whereHan PHP experimished tycks $100 measurement Allah SWT emphasizes this in His word in Surah Al-Mu'minun verse 52:

وَإِنَّ هَٰذِهِۦٓ أُمَّتُكُمۡ أُمَّةٗ وَٰحِدَةٗ وَأَنَا۠ رَبُّكُمۡ فَٱتَّقُونِ ٥٢

Meaning : *Verily, this (religion of monotheism) is your religion, the one religion, and I am your Lord. So, fear Me.* (Q.S. Al-Mu'minun verse 52).

Religiosity is the action of a person who relates to the wider community with the aim of building the creativity of devotion (worship) to Allah SWT alone. From the above understanding and aspects of religiosity, religiosity can be described as a correlation between belief in religion as a cognitive component, feelings towards religion as an effective component, and behavior towards religion as a psychomotor component. Therefore, religiosity is a complex combination of a person's religious knowledge, feelings, and their religious actions (Sulistiyowati & Hakim, 2021).

METHODOLOGY

This study employs a quantitative technique to investigate the impact of knowledge, motivation, and religiosity on student interest in working for Islamic banks. The research population consists of 764 current students pursuing S1 Sharia Banking at Islamic State University Maulana Malik Ibrahim Malang and Islamic University of Malang. The Slovin algorithm was used with a 95% confidence level to choose the research sample, resulting in 264 responses. Purposive sampling was utilized in this study. Primary data were gathered using surveys, while secondary data were gleaned from relevant literature and documents. Multiple linear regression was used to analyze the data using SPSS software, which included instrument testing, classical assumption testing, and hypothesis testing.

RESULT AND DISCUSSION

Respondents in this study have different characteristics or backgrounds, so this is differentiated based on gender, university and entry class. Characteristics of the 264 who answered the survey 26.9% or 71 people were male and 73.1% or 193 people were female, 74.2% or 196 students from Universitas Islam Negeri Maulana Malik Ibrahim Malang and 25.8% or 68 students from the Islamic University of Malang and 41.7% or 110 students of the class of 2021, 25.8% or 68 students of the class of 2022, 17.8% or 47 students of the class of 2023 and 14.8% or 39 students of the class of 2024.

Validity Test

Table 2. Validity Test Results

Variable	Indicator	R Count	R Table	Sig.	*a*	Description
Knowladge (X1)	X1.1	0,796	0,1203	0,000	0,05	Valid
	X1.2	0,812	0,1203	0,000	0,05	Valid
	X1.3	0,744	0,1203	0,000	0,05	Valid
	X1.4	0,757	0,1203	0,000	0,05	Valid
Motivation (X2)	X2.1	0,788	0,1203	0,000	0,05	Valid
	X2.2	0,777	0,1203	0,000	0,05	Valid
	X2.3	0,575	0,1203	0,000	0,05	Valid
	X2.4	0,747	0,1203	0,000	0,05	Valid
	X2.5	0,774	0,1203	0,000	0,05	Valid
	X2.6	0,517	0,1203	0,000	0,05	Valid
	X2.7	0,747	0,1203	0,000	0,05	Valid
	X2.8	0,526	0,1203	0,000	0,05	Valid
Religiosity (X3)	X3.1	0,722	0,1203	0,000	0,05	Valid
	X3.2	0,703	0,1203	0,000	0,05	Valid
	X3.3	0,575	0,1203	0,000	0,05	Valid
	X3.4	0,623	0,1203	0,000	0,05	Valid
	X3.5	0,588	0,1203	0,000	0,05	Valid
	X3.6	0,603	0,1203	0,000	0,05	Valid
	X3.7	0,682	0,1203	0,000	0,05	Valid
	X3.8	0,676	0,1203	0,000	0,05	Valid
	X3.9	0,626	0,1203	0,000	0,05	Valid
	X3.10	0,624	0,1203	0,000	0,05	Valid
Interest (Y)	Y.1	0,668	0,1203	0,000	0,05	Valid
	Y.2	0,734	0,1203	0,000	0,05	Valid
	Y.3	0,657	0,1203	0,000	0,05	Valid
	Y.4	0,786	0,1203	0,000	0,05	Valid
	Y.5	0,801	0,1203	0,000	0,05	Valid
	Y.6	0,783	0,1203	0,000	0,05	Valid
	Y.7	0,790	0,1203	0,000	0,05	Valid
	Y.8	0,762	0,1203	0,000	0,05	Valid
	Y.9	0,733	0,1203	0,000	0,05	Valid
	Y.10	0,539	0,1203	0,000	0,05	Valid
	Y.11	0,747	0,1203	0,000	0,05	Valid
	Y.12	0,444	0,1203	0,000	0,05	Valid

Source: Data Processed (2024)

Based on table 2 above, it can be seen that the variables of knowledge (X1), motivation (X2), religiosity (X3) and interest in working (Y) have a calculated r value greater than the r table value of 0.1203 Therefore, it can be concluded that the question item is declared valid.

Reliability Test

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Standard	Description
Knowledge	0,781	0,60	Reliable
Motivation	0,836	0,60	Reliable
Religiosity	0,837	0,60	Reliable
Interest	0,908	0,60	Reliable

Source: Data Processed (2024)

Based on table 3 above, it can be seen that the variables of knowledge (X1), motivation (X2), religiosity (X3) and interest in working (Y) are greater than 0.60. Therefore, it can be concluded that these results are declared reliable.

Normality Test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		**264**
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.99665817
Most Extreme Differences	Absolute	.052
	Positive	.037
	Negative	-.052
Test Statistic		.052
Asymp. Sig. (2-tailed)		.078[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Data Processed (2024)

Based on the results of the normality test in table 4 above, it can be seen that residual significance value of 0.078 which means greater than 0.05, indicating that the data in this study are normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficiennts[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
(Constant)	-.644	2.154		-.299	.765		
Pengetahuan	.484	.126	.160	3.849	.000	.643	1.556
Motivasi	.861	.064	.590	13.437	.000	.573	1.744
Religiusitas	.324	.060	.224	5.448	.000	.654	1.530

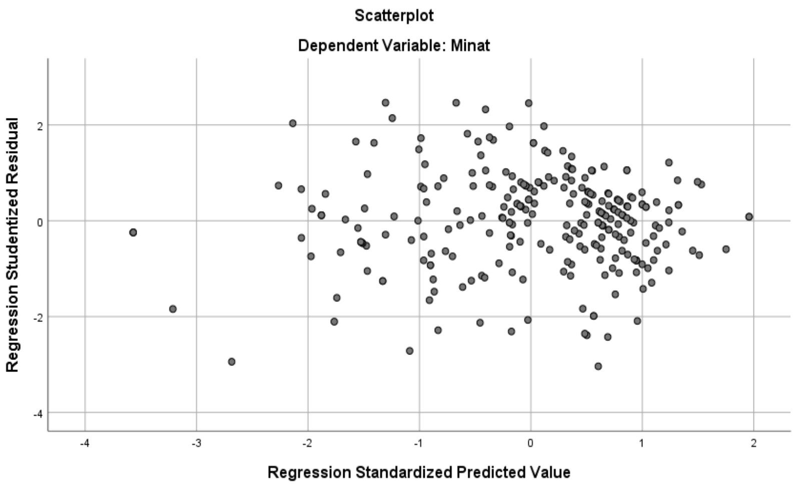
a. Dependent Variable: Interest

Source: Data Processed (2024)

Based on the multicollinearity test results in table 5 above, it shows that the toleance value > 0.10 is 0.643, 0.573 and 0.654. Therefore it can be interpreted that there are no multicollinearity symptoms in the toleance value. While seen from VIF shows a number of 1,556, 1,744 and 1,530. This shows that there are no symptoms of multicollinearity. So, the research can be continued for multiple linear regression analysis.

Heteroscedasticity Test Results

Figure 1. Heteroscedasticity Test Results



Source: Data Processed (2024)

In Figure 1 above, it can be seen that the results of the heteroscedasticity test on each variable show that the points spread above and below zero on the Y axis and do not form a certain regular pattern. This is in accordance with the basic decision on the heteroscedasticity test. So, it can be concluded that this research model is free from symptoms of heteroscedasticity.

Multiple Linear Regression Analysis Test

Table 6. Multiple Linear Regression Analysis Test Results

Coefficiennts[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.644	2.154		-.299	.765
	Pengetahuan	.484	.126	.160	3.849	.000
	Motivasi	.861	.064	.590	13.437	.000
	Religiusitas	.324	.060	.224	5.448	.000

a. Dependent Variable: Interest

Source: Data Processed (2024)

Based on the results of multiple linear regression testing in table 6 above, it can be seen that the constanta value is -0.644 and the regression coefficient of knowledge (X1) is 0.484 motivation (X2) is 0.861 and religiosity (X3) is 0.324. So that the linear regression equation is obtained as follows:

Y= α + βX1 + βX2 + βX3

Y= -0.644 + 0.484 X1 + 0.861 X2 + 0.324 X3

Description:

Y = Dependent Variable (Student interest in working at an Islamic Bank)

a = Constant Value

b = Regression Coefficient

X1 = Knowledge

X2= Motivation

X3 = Religiosity

e = Standard error

The multiple linear regression equation model can be explained as follows:

The constant coefficient value is -0.644 with a negative value, this means that without the variable knowledge (X1), motivation (X2) and religiosity (X3), the interest variable (Y) will decrease by -0.644. The beta coefficient value of the knowledge variable (X1) of 0.484 means that if the X1 variable increases by 1%, the interest variable (Y) will increase by 48.4%. Vice versa, if the X1 variable decreases by 1%, the interest variable (Y) will decrease by 48%. The beta coefficient value of the motivation variable (X2) of 0.861 means that if the X2 variable increases by 1%, the interest variable (Y) will increase by 86.1%. Vice versa, if the X2 variable decreases by 1%, the interest variable (Y) will decrease by 86.1%. The beta coefficient value of the religiosity variable (X3) of 0.324 means that if the X3 variable increases by 1%, the interest variable (Y) will increase by 32.4%. Vice versa, if the X3 variable decreases by 1%, the interest variable (Y) will decrease by 32.4%.

T Test

Table 7. T Test Results

Coefficiennts[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.644	2.154		-.299	.765
	Pengetahuan	.484	.126	.160	3.849	.000
	Motivasi	.861	.064	.590	13.437	.000
	Religiusitas	.324	.060	.224	5.448	.000

a. Dependent Variable: Interest

Source: Data Processed (2024)

The effect of the independent variables on the dependent variable partially is as follows:

The t value of the knowledge variable (X1) is 3.849 > t table, namely 1.96913 and the sig. value is 0.000 < 0.05, so the knowledge variable affects the interest in working. The t value of the motivation variable (X2) is 13.437 > t table, namely 1.96913 and the sig. value is 0.000 < 0.05, so the knowledge variable affects the interest in working. The t value of the religiosity variable (X3) is 5.448 t table, namely 1.96913 and the sig. value is 0.000 <0.05, so the knowledge variable affects the interest in working.

F Test

Table 8. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10395.843	3	3465.281	214.468	.000[b]
	Residual	4200.972	260	16.158		
	Total	14596.814	263			

a. Dependent Variable: Interest
b. Predictors: (Constant), Religiosity, Knowledge, Motivation

Source: Data Processed (2024)

The calculated F value of 214.468 with a probability of 0.000 is shown in table 8. So, the dependent variable is jointly influenced by three independent variables, namely knowledge (X1), motivation (X2) and religiosity (X3).

Coefficient of Determination (R^2) Test

Table 9. Coefficient of Determination (R^2) Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844[a]	.712	.709	4.01965

a. Predictors: (Constant), Religiosity, Knowledge, Motivation

Source: Data Processed (2024)

The R Square value is 0.712 or 71.2%. The coefficient of determination shows that the variables of knowledge (X1), motivation (X2) and religiosity (X3) are able to explain the variable interest in working (Y) by 71.2% while the remaining 28.8% is explained by other variables.

The Influence of Knowledge Factors on Student Interest in Working in Islamic Banks

The first hypothesis (H1) of this study is that knowledge variables have a substantial influence on student interest in working for Islamic banks. This demonstrates that the hypothesis (H1) of this investigation is accepted. Knowledge is the result of people's attempts to learn things using specific tools and procedures. Knowledge has many different sorts and properties. Some are received directly and indirectly, while others are flexible (changing), subjective, and specific, or fixed, objective, and universal (Darsini et al, 2019).

The t test findings in table 7. reveal that the knowledge variable gives a coefficient of 0.484 with a significance level of 0.000 < 0.05. So, these findings imply that the knowledge variable influences student interest in working for an Islamic bank. This demonstrates that the knowledge gained by Islamic banking students will improve their interest in working for Islamic banks. The findings of this study are consistent with Khatimah, (2023) research, which found that knowledge influences career interest in Islamic banking. Febrianita (2023); (Rahayu, 2022); (Hanum & Rizal, 2022) research also found that knowledge influences interest in working for an Islamic bank.

The Influence of Motivational Factors on Student Interest in Working in Islamic Banks

The second hypothesis (H2) in this study is that motivation variables have a substantial impact on student interest in working for Islamic banks. This demonstrates that the hypothesis (H2) of this investigation is accepted. Motivation is an activity that inspires someone or themselves to take the action they desire (Alamsyah, 2022).

The t test findings in table 7 indicate that the motivation variable has a coefficient of 0.861 with a significance level of 0.000 < 0.05. So, these findings show that the motivation variable influences student interest in working at an Islamic bank. This can be evident in the motivation, willingness, talents, and competence. As a result, motivation is a crucial component for students in deciding to work for Islamic banks. The findings of this study are consistent with research conducted by Mushofa (2021) who found that the motivation variable influences the desire of new students in the Islamic Banking Study Program at Universitas Islam Negeri Sunan Kalijaga in working for Islamic banks.

The Influence of Religiosity Factors on Student Interest in Working in Islamic Banks

The third hypothesis (H3) of this study is that religious characteristics have a substantial effect on student interest in working for Islamic banks. This demonstrates that the hypothesis (H3) of this investigation is accepted. The t test findings in table 7 reveal that the religiosity variable gives a coefficient of 0.324 with a significance level of 0.000 < 0.05. Thus, these findings suggest that the religiosity variable influences student desire in working at an Islamic bank. This can be observed in beliefs, religious practices, experiences, religious knowledge, and outcomes. So, religiosity is highly significant for students and one of the reasons that influences them to work in Islamic banks. The findings of this study are consistent with research conducted by Siregar et al, (2022), which found that religious variables influence the interest of Islamic Banking study program students in working for Islamic banks.

CONCLUSION

The knowledge variable has a favorable and significant influence on student enthusiasm in working for an Islamic bank. This demonstrates that the knowledge gained by Islamic banking students will improve their interest in working for Islamic banks.

Motivation variable have a favorable and considerable impact on student desire in working for Islamic banks. This can be evident in the motivation, willingness, talents, and competence. As a result, motivation is a key aspect for students when considering working in an Islamic bank.

The religiosity variable has a positive and significant influence on student desire in working for an Islamic bank. This can be observed in beliefs, religious practices, experiences, religious knowledge, and outcomes. So, religiosity is very significant for students and one of the deciding elements for working at an Islamic bank.

The variables knowledge, motivation, and religion all have a substantial impact on student desire in working for an Islamic bank. So, the presence of knowledge, motivation, and religion will increase student interest in working for Islamic banks.

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