

# THE MEDIATING ROLE OF ISLAMIC SPIRITUALITY IN SHAPING CAREER INTEREST IN ISLAMIC BANKING

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**ABSTRACT** - This study examines Islamic spirituality as an intervening variable mediating the relationship between religiosity, the sharia system, professionalism, and career interest in Islamic banking among students at Islamic higher education institutions in East Java, Indonesia. Employing a quantitative approach, the research utilized purposive and random sampling techniques to survey 150 respondents, determined using the Lemeshow method. Data were analyzed through multiple regression and path analysis within an associative comparative framework. Findings reveal that religiosity and the sharia system lack direct influence on career interest but exhibit significant indirect effects when mediated by Islamic spirituality. Conversely, professionalism directly and positively impacts career interest without requiring spiritual mediation. The study highlights the critical role of Islamic spirituality in amplifying religiosity and sharia adherence to shape career aspirations, while professionalism independently drives career interest. Theoretical implications suggest that Islamic spirituality bridges ideological principles with vocational motivation, whereas practical insights emphasize integrating spiritual values into academic curricula and fostering workplace environments that reinforce sharia compliance. These outcomes underscore the need for Islamic financial institutions to cultivate spiritual motivation among employees to align operational practices with ethical foundations.

**Keywords:** Islamic Spirituality, Religiosity, Sharia System, Professionalism, Career Interest

**ABSTRAK - Peran Mediasi Spiritualitas Islam dalam Membentuk Minat Karir di Perbankan Syariah.** Penelitian ini mengkaji spiritualitas Islam sebagai variabel intervening yang memediasi hubungan antara religiositas, sistem syariah, profesionalisme, dan minat berkarir di perbankan syariah pada mahasiswa di perguruan tinggi Islam di Jawa Timur, Indonesia. Dengan pendekatan kuantitatif, penelitian ini menggunakan teknik purposif dan random sampling untuk mensurvei 150 responden, yang ditentukan dengan metode Lemeshow. Data dianalisis melalui regresi berganda dan analisis jalur dalam kerangka penelitian lapangan komparatif asosiatif. Hasil analisis menunjukkan bahwa religiositas dan sistem syariah tidak berpengaruh langsung pada minat berkarir, tetapi memiliki efek tidak signifikan ketika dimediasi oleh spiritualitas Islam. Di sisi lain, profesionalisme berdampak positif secara langsung pada minat berkarir tanpa memerlukan mediasi spiritual. Studi ini menekankan peran krusial spiritualitas Islam dalam memperkuat religiusitas dan kepatuhan syariah untuk membentuk minat karir, sementara profesionalisme secara independen mendorong minat berkarir. Implikasi teoretis menunjukkan bahwa spiritualitas Islam menjembatani prinsip ideologis dengan motivasi vokasional, sedangkan implikasi praktis menyarankan integrasi nilai spiritual dalam kurikulum akademik dan pengembangan lingkungan kerja yang memperkuat kepatuhan syariah. Hasil ini menegaskan pentingnya lembaga keuangan Islam dalam menumbuhkan motivasi spiritual karyawan guna menyelaraskan praktik operasional dengan fondasi etis.

**Kata Kunci:** Spiritualitas Islam, Religiusitas, Sistem Syariah, Profesionalisme, Minat Berkarir

## INTRODUCTION

The Islamic banking sector in Indonesia has experienced rapid growth, particularly after the merger of several Islamic banks into Bank Syariah Indonesia (BSI) in 2021, strengthening its competitiveness against conventional banks (Nastiti, 2023). As Table 1 shows, the growth of Islamic banking from 2015 to 2024 consists of Islamic Commercial Banks (*BUS – Bank Umum Syariah*), Islamic Business Units (*UUS – Unit Usaha Syariah*), and Islamic Rural Banks (*BPRS – Bank Perkreditan Rakyat Syariah*).

Table 1. Number of Islamic Commercial Banks, Business Units, and Rural Banks (2015 – 2024)

Institution	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Islamic Commercial Banks	12	13	13	13	14	14	14	15	15	16
Islamic Business Unit	22	21	21	21	20	20	19	19	18	18
Islamic Rural Banks	163	166	167	168	165	165	166	167	168	170

(Source: OJK, 2024)

The consolidation of Islamic banking institutions has led to increased capital adequacy, network expansion, government support, and the demand for skilled human resources (HR) in the sector (Wibowo, 2014). The institutional strengthening of BSI has also influenced career interest among students in Islamic banking programs at Islamic universities, as shown in Table 2.

Table 2. Number of Islamic Banking Students (Semester 1–8) in 2024

Higher Education Institution	UIN Malang	UIN Tulungagung	IAIN Ponorogo	IAIN Madura	IAIN Kediri
Number of Islamic Banking Students	560	520	742	490	520

(Source: Related universities, processed, 2024)

Despite this growing interest, a significant gap exists between Islamic banking education and career outcomes in Islamic Financial Institutions (IFIs). This gap is reflected in three key issues: (1) many IFIs recruit employees without an academic background in Islamic banking, (2) a large proportion of Islamic banking graduates choose to work in conventional financial institutions, and (3) some students enroll in Islamic banking programs for knowledge acquisition rather than career aspirations in IFI (Al Ismiarif et al., 2023).



Several factors influence students' career interest in IFI, including religiosity, the sharia system, professionalism, and the Islamic spirit. Religiosity reflects students' commitment to Islamic values, particularly regarding fundamental principles such as the prohibition of *riba* (interest). However, variations in religiosity levels exist due to students' diverse educational backgrounds, including graduates from Islamic boarding schools (*pesantren*), Islamic high schools (*Madrasah Aliyah - MA*), and general high schools (*Sekolah Menengah Umum - SMU*). Similarly, perceptions of the sharia system in IFI vary among students, with some fully embracing sharia principles (e.g., profit-sharing mechanisms, avoidance of interest, and Islamic dress codes) while others remain uncertain about its practical implementation. These disparities may reduce students' motivation to pursue careers in IFI.

Moreover, professionalism plays a critical role in shaping career interest in Islamic banking. Unlike conventional financial institutions, IFI require professionals who integrate technical expertise with Islamic ethical values (Ismal, 2013). However, many Islamic banking graduates end up in conventional financial institutions, indicating a misalignment between education and career pathways. This gap highlights an urgent need to examine the role of Islamic spirituality in strengthening students' motivation to pursue careers in IFI.

Previous studies have explored the effects of religiosity, the sharia system, and professionalism on career interest in Islamic banking (Arafah & Nugroho, 2016; Ibrahim & Kamri, 2017). However, limited research has investigated the role of Islamic spirituality as an intervening variable. This study offers three novel contributions. Firstly, it examines Islamic spirituality as a mediating variable, addressing the gap in previous research regarding how Islamic spirituality strengthens the relationship between religiosity, the sharia system, and career interest in Islamic banking. Secondly, it focuses on students who have completed an internship program to provide insights into how practical exposure shapes their career aspirations. Lastly, the study offers policy and curriculum implications, providing strategic recommendations for Islamic universities and Islamic financial institutions (IFIs) to enhance career development initiatives for Islamic banking graduates.

This study has both theoretical and practical implications. Theoretically, it expands the understanding of Islamic spirituality as a career motivation factor, complementing existing studies on religiosity and professionalism. Practically,



the study provides valuable insights for Islamic higher education institutions and IFI to improve the alignment between academic training and workforce demands. Islamic universities can enhance their curricula by integrating Islamic spirituality and professional skills, while IFI can develop recruitment strategies that prioritize candidates with strong Islamic values and professional competencies. This study contributes to the broader discourse on Islamic banking human capital development, ensuring that graduates are not only technically proficient but also spiritually motivated to uphold sharia principles in their careers.

The remainder of the paper is organized as follows: Section 2 provides a review of the literature and outlines the theoretical framework. Section 3 details the methodology employed in the study. Section 4 presents and discusses the empirical findings. Finally, Section 5 concludes the study and offers recommendations for future research.

## LITERATURE REVIEW

### Career Interest in Islamic Banking

Career interest, referred to as intention in this study, is the dependent variable, defined as an individual's inclination toward a particular profession that they aim to pursue after continuous evaluation and observation, accompanied by a sense of attraction and enthusiasm (Marbun et al., 2018). It can also be understood as a strong internal drive or motivation that compels an individual to engage in a specific career path (Uyun & Warsah, 2021). Interest is typically characterized by activities that stimulate curiosity, capture attention, and elicit feelings of satisfaction or enjoyment (Holland, 1997).

In the context of Islamic banking, career interest refers to the aspirations of students specializing in Islamic banking to achieve their professional goals, such as securing employment in Islamic financial institutions. This interest is influenced by the quality, standards, and facilities associated with the profession. Additionally, it may develop after acquiring information or firsthand experience that highlights the advantages and opportunities within Islamic banking compared to other financial sectors. Islamic banks serve as financial institutions that integrate economic principles with Islamic values (Kumara, 2024).



Several factors influence career interest, including cultural, social, and psychological aspects. Cultural factors shape an individual's desires and attitudes toward career choices, while social factors include influences from reference groups, family, and personal relationships. Meanwhile, psychological factors encompass motivation, perception, learning, beliefs, and attitudes (Nurtika, 2021).

Islamic banking operates under sharia principles derived from the Quran, Hadith, scholarly consensus (*ijma'*), and analogical reasoning (*qiyas*), as stipulated by the fatwas of the National Sharia Council (Dewan Syariah Nasional, DSN) (Wirosa, 2009). The strength of Indonesia's Islamic banking sector is further reinforced by Law No. 4 of 2023, which underscores the importance of banking within the broader financial system. Indonesia operates under a dual banking system, comprising both conventional and Islamic banking frameworks. Islamic banks function in accordance with sharia principles, particularly in commercial (*muamalah*) activities, which are based on five primary contracts: *Wadiah* (custodianship), *Shirkah* (partnership), *Tijarah* (trade), and others (Himma & Jaya, 2024).

From a theoretical perspective, career interest in Islamic banking can be understood as an attitudinal construct encompassing attention, focus, willingness to act, attraction, and enthusiasm among students considering careers in the sector. Augusty (2006) identifies three theoretical dimensions of career interest:

1. Transactional Interest – Career interest driven by external incentives or expected rewards.
2. Preferential Interest – A consistent and strong personal preference for a particular career path.
3. Exploratory Interest – Active engagement in seeking information and experiences related to a profession.

In this study, these theoretical dimensions are operationalized through ten indicators, namely: desire, attraction, dedication, visitation, enjoyment in observing Islamic bank employees, liking, attention, saving, seeking information, reading brochures, and visiting Islamic bank branches (Laili, 2020).



## Islamic Spirituality

The second dependent variable, which also functions as an intervening variable, is Islamic spirituality. Islamic spirituality refers to an individual's commitment, creativity, and dedication in upholding and promoting Islamic principles (sharia) in accordance with the commands of Allah SWT, as documented in the Quran and the teachings of Prophet Muhammad SAW, while also aligning with the vision and mission of Islamic banks. This concept embodies spiritual values that emphasize preparation for the hereafter (akhirah) while maintaining a balanced approach to worldly responsibilities (Bukhari, 2018).

Religiosity, the sharia system, and professionalism—which influence students' interest in pursuing careers in Islamic banking—are significantly shaped by the presence and intensity of Islamic spirituality in the hearts of Islamic banking students. In this study, Islamic spirituality is conceptualized through three foundational dimensions:

1. Istiqamah – Consistency and steadfastness in adhering to Islamic principles.
2. Creativity and Innovation – The ability to develop and apply Islamic values in professional and social settings.
3. Socialization – The practice of engaging with and promoting Islamic values within society.

The operationalization of Islamic spirituality is represented by ten key indicators, reflecting its application in daily life. These indicators include:

1. Maintaining steadfastness in faith and actions.
2. Enthusiasm in promoting amar ma'ruf nahi munkar (enjoining good and forbidding wrong).
3. Raising awareness about the prohibition of bank interest (riba), which is considered haram.
4. Working within one's professional domain while upholding Islamic ethics.
5. Prioritizing communal welfare over personal interests.
6. Caring for orphans and supporting the underprivileged.
7. Seeking lawful (halal) earnings and avoiding prohibited (haram) activities.
8. Actively participating in Islamic community activities.
9. Practicing sharia principles in everyday life.



In conclusion, Islamic spirituality serves as both a foundational principle and a critical catalyst in shaping students' attitudes, behaviors, and career interests in Islamic banking. It reinforces their alignment with the ethical, moral, and professional values of the Islamic financial sector, ensuring their commitment to sharia-compliant practices in their future careers.

### **Religiosity and Its Relationship with Career Interest**

The first independent variable is religiosity, which refers to an individual's Islamic religious orientation, particularly among Islamic banking students. Religiosity encompasses both knowledge and practice of religious values in daily life (Lubis, 2020). According to Muhammad Thaib Thohir, religiosity represents an inner spiritual drive that compels individuals—guided by reason, choice, and personal will—to adhere to religious principles in pursuit of happiness in both the worldly and eternal realms (Amin, 1986).

Religiosity reflects a Muslim's commitment to their faith, which, in this study, pertains to Islam as taught in the Quran and the Hadith of Prophet Muhammad SAW. An individual's level of religiosity can be assessed by their understanding and application of religious teachings in daily life, as well as their steadfast adherence to Islamic principles, particularly the prohibition of *riba* (usury) or bank interest. The theoretical framework of religiosity in this study is grounded in Prophet Muhammad SAW's teachings, comprising three key dimensions:

1. Faith (*Iman*) – Belief in Allah SWT, His Messenger, and core tenets of Islam.
2. Islam – The practice of Islamic rituals and obligations, such as prayer and fasting.
3. Excellence (*Ihsan*) – The pursuit of moral and spiritual excellence in worship and daily life (Al-Bukhari, 1989).

A person who embodies *iman*, *Islam*, and *ihsan* will consistently uphold and practice religious values, fostering deep love for Allah SWT and His Messenger. Research by Sajjad suggests that individuals with a strong emotional commitment to Islam are more likely to prefer halal products and services, including those offered by Islamic banks (Jubaedah et al., 2023). The operationalization of religiosity in this study is based on ten key indicators



derived from the Quran, particularly Surah Al-Mu'minun and Surah Al-Baqarah. These indicators include:

1. Belief in Allah SWT and His Messenger.
2. Belief in the Day of Judgment.
3. Belief in the rewards and punishments of the grave.
4. Performing the five obligatory daily prayers and sunnah prayers.
5. Observing the Ramadan fast and making up missed fasts.
6. Practicing voluntary fasting on Mondays and Thursdays.
7. Regularly reading the Quran.
8. Adhering to the belief that bank interest constitutes *riba*.
9. Avoiding prohibited (*haram*) and doubtful (*syubhat*) activities.
10. Giving charity generously and fearing Allah's punishment for engaging in *riba*.

Religiosity has been found to have a strong and positive relationship with career interest in Islamic Financial Institutions (IFIs). Individuals who consistently perform prayers, fast, and engage in virtuous acts develop strong moral character, which helps them avoid prohibited actions as dictated by Allah SWT, thereby reinforcing ethical and professional integrity (Mu'awanah et al., 2024).

H<sub>1</sub>: Religiosity has a positive and significant impact on students' career interest in Islamic banking.

### **The Sharia System and Its Relationship with Career Interest**

The second independent variable is the sharia system, which serves as an external factor influencing students' interest in pursuing careers in Islamic banking. The sharia system also functions as the operational framework within Islamic financial institutions, distinguishing them from conventional banks. Unlike conventional banks, which rely on interest-based transactions, Islamic banks operate in accordance with the principles outlined in the Quran and Hadith (Hassan, 2013).

A fundamental principle of Islamic banking is the prohibition of *riba* (usury or interest), which is replaced with profit-sharing (*mudharabah*), partnership (*musharakah*), and trade-based (*murabahah*) models (Kiranawati et al., 2023). The allocation of funds and investment strategies in Islamic banks are carefully designed to ensure compliance with both worldly financial objectives and spiritual values. Transactions within Islamic banks are typically more



transparent and structured, ensuring adherence to Islamic ethical standards. The legal and operational framework of Islamic banks is derived from the Quran, the Sunnah of Prophet Muhammad SAW, and fatwas issued by the National Sharia Council (DSN-MUI), which provide guidance on sharia compliance (Nawawi, 2012).

Initial interviews with Islamic banking students regarding their perception of the sharia system identified three key dimensions:

1. Brand perception – The image and reputation of Islamic banks as institutions that align with Islamic values.
2. Transaction mechanisms – The compliance of financial transactions with sharia principles, particularly in avoiding riba.
3. Sharia-compliant services – The extent to which services and financial products uphold Islamic ethical and legal standards.

The operationalization of the sharia system within Islamic banks, based on these three dimensions, is measured through ten key indicators:

1. Employee appearance (adhering to Islamic dress codes).
2. Promotional activities reflecting Islamic values.
3. Institutional image aligned with Islamic legal principles.
4. Absence of riba in financial transactions.
5. Strict adherence to Quranic and Hadith principles.
6. Profit-sharing contracts (mudharabah and musharakah).
7. Trade-based transactions (murabahah, salam, istisna’).
8. Fairness in financial dealings.
9. Clear differentiation from conventional banking models.
10. Fund allocation to halal investments, overseen by the Sharia Supervisory Board (SSB) (Arifin, 2009).

The implementation of the sharia system is a critical determinant of students’ career interest in Islamic banking, as it reinforces the alignment between Islamic values and professional aspirations.

H<sub>2</sub>: The sharia system has a positive and significant impact on career interest in Islamic banking.



## Professionalism and Its Relationship with Career Interest

The third independent variable is professionalism, which plays a crucial role in shaping students' career interest in Islamic banking. The role of an Islamic bank employee is a personal factor influencing students' aspirations to pursue a career in this sector. Professionalism in Islamic banking reflects an individual's commitment to enhancing their knowledge, skills, and ethical standards to meet the demands of the profession. Individuals with an aptitude for finance and banking are more likely to pursue careers in Islamic banking, as it offers opportunities for both professional growth and religious adherence (Bahrul, 2015).

Conceptually, a profession is a formal commitment to a specific occupation or service, driven by a sense of duty and responsibility. A profession requires specialized expertise and formal qualifications, distinguishing it from general occupations (Surya, 1998). According to Surya (1998), a profession is a position that cannot be assumed by just anyone, but instead requires preparation through education and specialized training. Everet Hughes conceptualizes a profession as both a symbol of expertise and a structured career path, which, over time, evolves into a highly regulated and specialized job (Sopian, 2016). The process of professionalization involves the continuous development and refinement of skills, ethics, and work standards to meet the demands of the profession (Surya, 1998).

Professionalism is defined as the attitudes and behaviors that reflect expertise, dedication, integrity, and responsibility in performing professional duties—particularly in the context of Islamic banking (Panjaitan, 2024). Based on these definitions, the three core dimensions of professionalism examined in this study are:

1. Expertise – The possession of specialized knowledge and skills relevant to Islamic banking.
2. Dedication – The commitment to ethical conduct, continuous learning, and career development.
3. Recognition – The acknowledgment of Islamic banking professionals as specialists within their field.

In this study, professionalism in Islamic banking is measured using ten key indicators:



1. Recognition within society as a specialized field.
2. The requirement for specific knowledge and skills in Islamic finance.
3. Enhanced social status due to professional achievement.
4. Financial rewards associated with professional roles in Islamic banking.
5. Adherence to an ethical code that aligns with Islamic law.
6. Increased Islamic knowledge, reinforcing sharia compliance in banking practices.
7. Clear career progression opportunities within Islamic banking institutions.
8. Binding regulations and professional standards governing Islamic bank employees.
9. Adequate office environments conducive to professional work.
10. Sufficient facilities that support employee performance and career development.

Professionalism is a key determinant of students' career interest in Islamic banking. The higher the level of professionalism demonstrated by students, the greater their inclination to pursue careers in Islamic financial institutions. A well-structured professional environment, combined with ethical standards and career advancement opportunities, fosters a strong commitment to Islamic banking careers.

H<sub>3</sub>: Professionalism has a positive and significant impact on career interest in Islamic banking.

### **The Relationship Between Religiosity, the Sharia System, and Professionalism with Islamic Spirituality**

Religiosity, the sharia system, and professionalism are strongly and positively correlated with Islamic spirituality (Dandi, 2023). This correlation suggests that higher levels of religiosity, effective implementation of the sharia system, and greater professionalism contribute to enhanced Islamic spirituality among students.

Furthermore, these three factors—religiosity, the sharia system, and professionalism—not only influence students' interest in pursuing careers in Islamic banking but also play a crucial role in strengthening or weakening their Islamic spirituality. The degree of Islamic spirituality within students may, in



turn, reinforce their commitment to sharia-compliant career choices and their ethical alignment with Islamic banking principles.

Based on this theoretical framework, the following hypotheses are proposed:

H4: Religiosity has a positive and significant impact on Islamic spirituality.

H5: The sharia system has a positive and significant impact on Islamic spirituality.

H6: Professionalism has a positive and significant impact on Islamic spirituality.

### **Islamic Spirituality and Its Relationship with Career Interest**

Islamic spirituality is defined as the intrinsic motivation to pursue a career in Islamic banking, guided by Islamic values and principles (Aulia, 2018). Unlike careers in conventional banking, employment in Islamic banks is rooted in sharia-compliant financial principles and is aligned with the vision and mission of Islamic financial institutions. The influence of religiosity, the sharia system, and professionalism on students' career interest in Islamic banking is significantly enhanced when students exhibit a strong sense of Islamic spirituality. A career in Islamic banking is not only perceived as a means of professional success but also as a path to spiritual fulfillment, balancing worldly achievements with rewards in the hereafter.

This study aims to investigate the mediating role of Islamic spirituality in the relationship between religiosity, the sharia system, and professionalism and their impact on career interest among Islamic banking students in Indonesia. Additionally, the study seeks to determine whether Islamic spirituality strengthens or weakens these influences.

H7: Islamic spirituality has a positive and significant impact on career interest in Islamic banking.

### **The Mediating Role of Islamic Spirituality in Linking Religiosity, Sharia System, and Professionalism to Career Interest in Islamic Banking**

Islamic spirituality serves as a critical mediating variable that amplifies or attenuates the effects of religiosity, Sharia system, and professionalism on



students' career interest in Islamic banking. While many students are drawn to careers in Islamic banking out of a desire to promote Islamic values, others perceive it purely as a profession, lacking a deeper commitment to advancing Sharia principles. To investigate this dynamic, the following hypotheses are proposed:

H<sub>8</sub>: Religiosity has an indirect effect on career interest in Islamic banking, mediated by Islamic spirituality.

H<sub>9</sub>: The Sharia system has an indirect effect on career interest in Islamic banking, mediated by Islamic spirituality.

H<sub>10</sub>: Professionalism has an indirect effect on career interest in Islamic banking, mediated by Islamic spirituality.

## **METHODOLOGY**

### **Research Design**

This study employs a quantitative research approach with a comparative-associative design. The design is intended to analyze both direct and indirect relationships between multiple variables through a mediation model (Barrow, 2009). Specifically, the research explores how three independent variables—religiosity ( $X_1$ ), the sharia system ( $X_2$ ), and professionalism ( $X_3$ )—influence career interest in Islamic banking ( $Y$ ), either directly or indirectly through the intervening variable Islamic spirituality ( $Z$ ). The scope of the study includes both internal factors (religiosity, professionalism, and Islamic spirituality) and external institutional factors (the sharia system), all of which potentially influence students' career interest in Islamic financial institutions. The inclusion of Islamic spirituality as an intervening variable is a key distinction that sets this study apart from prior research.

The study further performs a comparative analysis of the total effects (direct + indirect) of each independent variable on the dependent variable. To test the mediating effects, the Sobel test is employed, a method suitable for determining the significance of indirect relationships by evaluating the product of two path coefficients (Mauludi, 2018; Ghozali, 2021).

The conceptual framework, as depicted in Figure 1, outlines the theoretical relationships between the variables. It proposes that religiosity, the sharia



system, and professionalism are positively associated with Islamic spirituality. Additionally, these three factors—religiosity, the sharia system, and professionalism—are also positively linked to career interest. Furthermore, the framework suggests that Islamic spirituality itself has a positive correlation with career interest in Islamic banking.

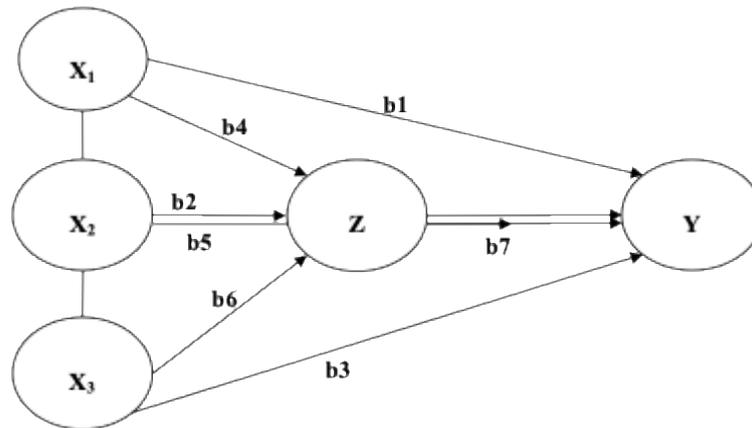


Figure 1. Conceptual Framework of the Research

### Data Collection Techniques

Data were collected using a structured survey questionnaire. The questionnaire was designed based on previous empirical studies and Islamic banking literature, and it measures all variables using a Likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). This scale enables the quantification of subjective opinions and perceptions into measurable data (AC et al., 2023).

The target population comprises Islamic banking students currently enrolled in Islamic universities across East Java, Indonesia. Since the total population is unknown, the sample size was determined using the Lemeshow formula, which is appropriate for populations with unknown parameters and incorporates a 10% margin of error. The sample size calculation is as follows:

$$n = \frac{z^2 p(1-p)}{d^2} \quad (1)$$

Where:

n = required sample size

z = z-score corresponding to the confidence level (1.96 for 95% confidence)



p = estimated proportion with desired characteristics (0.5 for maximum variability)

d = margin of error (0.1 or 10%)

The sample size calculation is as follows:

$$n = \frac{(1.96)^2 \times 0.5(1-0.5)}{(0.1)^2} = 96.04$$

A combined sampling strategy was employed, incorporating both purposive and simple random sampling methods. Purposive sampling was applied to select respondents who had completed *Praktik Kerja Lapangan (PKL)* or fieldwork internships, ensuring participants had firsthand experience with Islamic banking operations. Simple random sampling was then used to ensure that all students meeting these criteria had an equal probability of selection. The sample was drawn from five universities offering Islamic banking programs:

1. State Islamic University (*Universitas Islam Negeri – UIN*) Sayyid Ali Rahmatullah Tulungagung
2. UIN Maulana Malik Ibrahim Malang
3. State Islamic Institute (*Institut Agama Islam Negeri – IAIN*) Madura
4. IAIN Kediri
5. IAIN Ponorogo

A total of 30 students per university were selected, yielding the final sample of 150 participants.

### **Data Analysis Techniques**

Data were analyzed using SPSS version 26 for Windows. The primary method of analysis was path analysis, supported by multiple linear regression to examine the magnitude and direction of relationships among variables. The analysis included:

1. Regression Analysis: To test direct effects between independent and dependent variables.
2. Mediation Analysis: Using the Sobel test to evaluate the significance of indirect effects via Islamic spirituality.

The Sobel test formula is expressed as:



$$Sab = \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2} \quad (2)$$

Where:

$a$  = coefficient from independent variable to mediator

$b$  = coefficient from mediator to dependent variable

$Sa$  and  $Sb$  = standard error of coefficient  $a$  and  $b$

To evaluate the significance of the indirect effect, a t-test statistic is computed as follows:

$$t = \frac{ab}{Sab} \quad (3)$$

If the calculated t-value is greater than 1.96, the indirect effect is considered statistically significant at the 10% significance level ( $\alpha = 0.10$ ).

Hypothesis testing was conducted at a significance level of 10% ( $p < 0.10$ ). The following criteria were used:

If  $p < 0.10$  and  $t > 1.96$ , the result is statistically significant.

If  $p > 0.10$  or  $t < 1.96$ , the result is not significant.

This threshold aligns with exploratory research practices and allows for the identification of emerging patterns within the dataset (Sugiyono, 2017).

## RESULTS AND DISCUSSION

### Results

#### *Classical Assumption Testing Results*

Based on Table 3, the Kolmogorov–Smirnov test indicates that the unstandardized residuals for both Structure 1 and Structure 2 are normally distributed, with Asymp. Sig (2-tailed) values above 0.10. The variance inflation factor (VIF) values are all below 10, indicating no multicollinearity issues. Additionally, the scatterplots show randomly dispersed data points, implying no visible heteroscedasticity. Therefore, all classical assumptions are met.



Table 3. Classical Assumption Testing Summary

Structure	Normality	Multicollinearity	Heteroscedasticity
Structure 1	Asym.Sig 0.2 > 0.1	VIF < 10	Random pattern observed
	Normal	No multicollinearity present	No heteroscedasticity present
Structure 2	Asym.Sig 0.2 > 0.1	VIF < 10	Random pattern observed
	Normal	No multicollinearity present	No heteroscedasticity present

(Source: SPSS 26 output and data analysis)

The regression equation for Structure 1 (Figure 2), which assesses the impact of religiosity (X<sub>1</sub>), the sharia system (X<sub>2</sub>), and professionalism (X<sub>3</sub>) on Islamic spirituality (Z), is expressed as:

$$Z = a + b_4X_1 + b_5X_2 + b_6X_3 + e \tag{1}$$

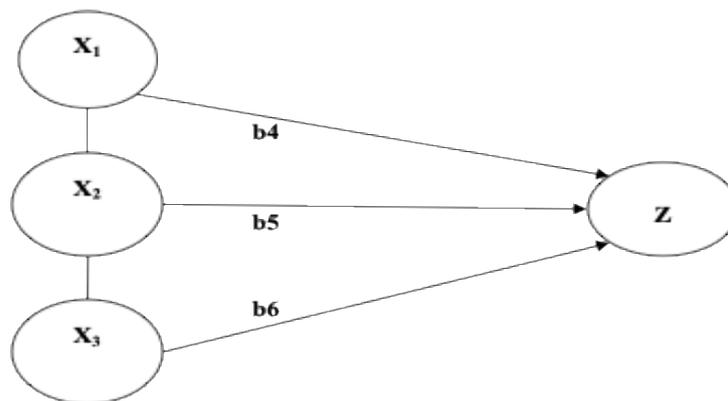


Figure 2. Structure 1

For Structure 2 (Figure 3), which explores the influence of religiosity (X<sub>1</sub>), the sharia system (X<sub>2</sub>), professionalism (X<sub>3</sub>), and Islamic spirituality (Z) on career interest in Islamic banking (Y), the regression model is represented as:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_7Z + e \tag{2}$$



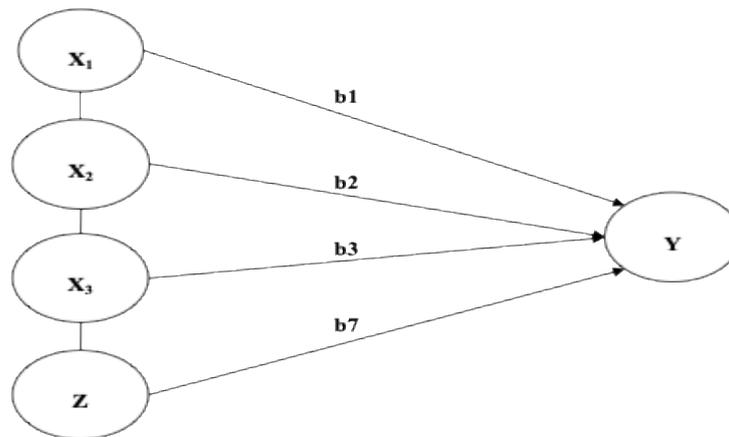


Figure 3. Structure 2

### *ANOVA Results*

Table 4 shows the results of the ANOVA for both models. The F-values (Structure 1 = 13.063; Structure 2 = 20.859) exceed the critical values, and the significance values (both  $p = 0.000$ ) are below 0.1. Therefore, both regression models are statistically valid.

Table 4. ANOVA Summary

Structure	F-Value	Sig.	Conclusion
Structure 1	13.063	0.000	Valid
Structure 2	20.859	0.000	Valid

(Source: SPSS 26 output and data analysis)

Hence, the regression equation for Structure 1 is as follows:

$$Z = 7.464 + 0.291X_1 + 0.267X_2 + 0.163X_3 + e_1$$

The statistical validity of the regression equation for Structure 2 is:

$$Y = 3.861 + 0.059X_1 + 0.091X_2 + 0.277X_3 + 0.505Z + e_2$$

### *Model Summary*

Based on the model summary presented in Table 5, structure 1 shows an  $R^2$  value of 0.29, meaning 29% of the variation in Islamic Spirituality (Z) is explained by Religiosity (X1), Sharia System (X2), and Professionalism (X3).



Table 5. Model Summary

Structure	R	R <sup>2</sup>	Adj. R <sup>2</sup>
Structure 1	0.538	0.290	0.268
Structure 2	0.684	0.468	0.445

(Source: SPSS 26 output and data analysis)

The remaining 71% can be attributed to factors not included in the model. Given that the R<sup>2</sup> value is below 0.60, the model is not considered a dominant predictor of Islamic spirituality. The standard error of the estimate (residual error) can be approximated as:

$$e_1 = \sqrt{1 - R^2} = \sqrt{1 - 0.290} = 0.84$$

Structure 2 reports an R<sup>2</sup> of 0.468, indicating that 46.8% of the variance in Career Interest (Y) is explained by the same three variables plus Islamic Spirituality (Z). The remaining 53.2% is explained by external or unobserved factors. Similar to Structure 1, since R<sup>2</sup> does not exceed 60%, the explanatory power is moderate. The residual standard error is calculated as:

$$e_2 = \sqrt{1 - R^2} = \sqrt{1 - 0.468} = 0.72$$

#### *Direct Effects (Hypotheses 1–7)*

Table 6 presents a summary of the direct effects of each variable (Hypotheses 1–7) within Structural Model 1, which predicts Islamic Spirituality, and Structural Model 2, which predicts Career Interest in Islamic Banking.

Table 6. Direct Effects Summary

Hypothesis	Path	Coef.	t-value	Sig.	Conclusion
H1	X1 → Y	-0.059	-0.70	0.486	Rejected
H2	X2 → Y	0.091	1.074	0.298	Rejected
H3	X3 → Y	0.277	3.201	0.002	Supported
H4	X1 → Z	0.291	3.172	0.002	Supported
H5	X2 → Z	0.267	2.790	0.006	Supported
H6	X3 → Z	0.163	1.665	0.099	Rejected
H7	Z → Y	0.505	5.688	0.000	Supported

(Source: SPSS 26 output and data analysis)



a. Structural Model 1: Predicting Islamic Spirituality

The regression equation derived from standardized coefficients is:

$$Z = 7.464 + 0.291 X_1 + 0.267 X_2 + 0.163 X_3 + e_1$$

Religiosity ( $X_1$ ) has a statistically significant and positive influence on Islamic spirituality ( $Z$ ), with a standardized coefficient of 0.291 and a significance level of  $p = 0.002$ . The  $t$ -value of 3.172 exceeds the critical value (1.64), supporting Hypothesis 4 ( $H_4$ ). Sharia compliance ( $X_2$ ) also shows a significant and positive effect on Islamic spirituality, with a coefficient of 0.267,  $p = 0.006$ , and  $t = 2.790$ , thus supporting Hypothesis 5 ( $H_5$ ). This suggests that a stronger adherence to sharia principles corresponds to a deeper sense of Islamic spirituality. Professionalism ( $X_3$ ), although positive ( $\beta = 0.163$ ), is not statistically significant ( $p = 0.099$ ,  $t = 1.665$ ), thus Hypothesis 6 ( $H_6$ ) is rejected. This indicates that professionalism, in this context, does not significantly influence students' Islamic spirituality, contradicting initial expectations.

b. Structural Model 2: Predicting Career Interest in Islamic Banking

The regression equation derived from standardized coefficients is:

$$Y = 3.861 - 0.059X_1 + 0.091X_2 + 0.277X_3 + 0.505Z + e_2$$

Religiosity ( $X_1$ ) exhibits a negative and statistically insignificant effect on career interest ( $Y$ ), with a coefficient of  $-0.059$ ,  $p = 0.486$ , and  $t = -0.700$ , thus rejecting Hypothesis 1 ( $H_1$ ). This finding is inconsistent with prior research, such as Bintari & Luqman (2022), which reported a positive relationship. Sharia compliance ( $X_2$ ) has a positive but insignificant effect on career interest ( $\beta = 0.091$ ,  $p = 0.298$ ,  $t = 1.074$ ), leading to rejection of Hypothesis 2 ( $H_2$ ).

Professionalism ( $X_3$ ) demonstrates a statistically significant positive effect on career interest, with a coefficient of 0.277,  $p = 0.002$ , and  $t = 3.201$ , supporting Hypothesis 3 ( $H_3$ ). This suggests that students who exhibit professional attitudes are more likely to express interest in careers in Islamic banking. Islamic spirituality ( $Z$ ) exerts a strong and significant positive influence on career interest ( $\beta = 0.505$ ,  $p < 0.001$ ,  $t = 5.688$ ), thus supporting Hypothesis 7 ( $H_7$ ).



*Indirect Effects (Hypotheses 8–10)*

Table 7 presents the summary of the indirect effects for Hypotheses 8–10, focusing on the mediating role of Islamic spirituality in the relationship between religiosity ( $X_1$ ), sharia compliance ( $X_2$ ), and professionalism ( $X_3$ ) on students' career interest in Islamic banking ( $Y$ ).

Table 7. Indirect Effects Summary

Hypothesis	Indirect Path	Coefficient	t-value	Conclusion
H8	$X_1 \rightarrow Z \rightarrow Y$	0.147	140	Accepted
H9	$X_2 \rightarrow Z \rightarrow Y$	0.135	45	Accepted
H10	$X_3 \rightarrow Z \rightarrow Y$	No effect	—	Rejected

(Source: SPSS 26 output and data analysis)

To determine the significance of the indirect effect of religiosity ( $X_1$ ) on career interest ( $Y$ ) through Islamic spirituality ( $Z$ ), the mediation coefficient is calculated as:

$$ab = b_4 \times b_7 = 0.291 \times 0.505 = 0.14$$

The standard error of the indirect effect,  $S_{ab}$ , is computed using formula 2:

$$S_{ab} = \sqrt{(0.505)^2(0.002)^2 + (0.291)^2(0.00)^2 + (0.002)^2(0.00)^2} = 0.001$$

Then, the t-value is calculated as:

$$t = ab / S_{ab} = 0.14 / 0.001 = 140$$

Since the t-value (140) exceeds the critical value ( $t = 1.64$ ), the indirect effect is statistically significant. This supports Hypothesis 8, indicating that Islamic spirituality successfully mediates the relationship between religiosity and career interest in Islamic banking. Similarly, to test the indirect effect of sharia compliance ( $X_2$ ) on career interest ( $Y$ ) through Islamic spirituality ( $Z$ ):

$$ab = b_5 \times b_7 = 0.267 \times 0.505 = 0.135$$

$$S_{ab} = \sqrt{(0.505)^2(0.006)^2 + (0.267)^2(0.00)^2 + (0.006)^2(0.00)^2} = 0.003$$

$$t = ab / S_{ab} = 0.135 / 0.003 = 45$$



As the t-value (45) is also greater than 1.64, the indirect effect is statistically significant, thus Hypothesis 9 is accepted. This suggests that Islamic spirituality acts as a significant mediator between sharia compliance and students' career interest in Islamic banking. However, for Hypothesis 10, no indirect effect was observed from professionalism ( $X_3$ ) on career interest (Y) through Islamic spirituality (Z). As such, H10 is rejected, indicating that professionalism does not significantly influence career interest via the mediating role of Islamic spirituality.

### *Total Effects*

Table 8 summarizes the total effects of religiosity ( $X_1$ ), sharia compliance ( $X_2$ ), and professionalism ( $X_3$ ) on the intention to pursue a career in Islamic banking (Y), considering both direct and indirect pathways through the mediating variable Islamic spirituality (Z).

Table 8. Total Effects Summary

Pathway	Direct Effect	Indirect Effect (via Z)	Total Effect
$X_1 \rightarrow Y$	0.000	$(X_1 \rightarrow Z \rightarrow Y) = 0.147$	0.147
$X_2 \rightarrow Y$	0.000	$(X_2 \rightarrow Z \rightarrow Y) = 0.135$	0.135
$X_3 \rightarrow Y$	0.277	0.000	0.277

(Source: SPSS 26 output and data analysis)

Based on Table 8, it is evident that religiosity ( $X_1$ ) exerts the strongest total effect on students' career interest in Islamic banking through the mediating role of Islamic spirituality (Z), with a total effect of 0.147. This is followed by sharia compliance ( $X_2$ ), which also demonstrates a notable total effect of 0.135 through the same mediating pathway.

In contrast, professionalism ( $X_3$ ) exhibits a direct effect on career interest in Islamic banking (0.277), with no significant mediating influence from Islamic spirituality. This indicates that students' perception of professionalism directly contributes to their interest in pursuing a career in Islamic banking, independent of their level of spiritual engagement.

The findings from the path analysis reveal notable deviations from the researcher's original hypotheses. Specifically:



- Path b1 ( $X_1 \rightarrow Y$ ): Contrary to expectations, religiosity does not directly influence career interest in Islamic banking.
- Path b2 ( $X_2 \rightarrow Y$ ): Similarly, sharia compliance fails to show a significant direct effect on career interest.
- Path b6 ( $X_3 \rightarrow Z$ ): The relationship between professionalism and Islamic spirituality is statistically insignificant, rejecting the hypothesis that professionalism enhances spiritual engagement among students.

These discrepancies highlight the mediating importance of Islamic spirituality in certain relationships and suggest that direct influences may not always align with theoretical assumptions. To visually summarize the supported and unsupported hypotheses, Figure 4 presents a revised conceptual framework. In the diagram, solid lines represent paths supported by empirical data, while dashed lines denote paths where the hypotheses were not supported.

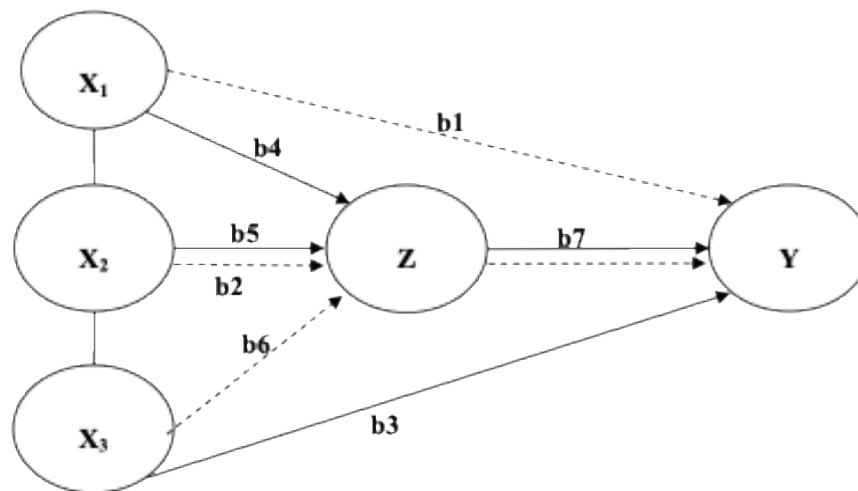


Figure 4. Conceptual Framework After the Study

## Discussion

### *Religiosity and Its Influence on Career Interest in Islamic Banking*

The findings indicate that religiosity has no significant direct effect on students' career interest in Islamic banking, as reflected by the negative coefficient (-0.059) and a non-significant p-value ( $p = 0.486$ ). This contradicts prior research such as Bintari and Luqman (2022), which suggested that students with higher levels of religiosity are more inclined to pursue careers in Islamic financial institutions. However, the current study does show that religiosity significantly



influences Islamic spirituality ( $p = 0.002$ ), and in turn, Islamic spirituality has a strong and significant effect on career interest ( $p = 0.000$ ). This supports the mediated pathway, suggesting that Islamic spirituality acts as a bridge between internal religiosity and external career aspirations in a sharia-compliant work environment.

This result highlights a more indirect and nuanced mechanism of influence: religiosity shapes internal values and worldviews (spirituality), which then drive external decision-making (career interest). It is possible that while religiosity alone is insufficient to motivate career choice, its internalization through spiritual development fosters alignment with the values of Islamic banking, thus increasing career interest.

#### *Sharia System and Its Role in Career Decision-Making*

Similar to religiosity, the sharia system does not have a significant direct effect on career interest ( $p = 0.298$ ), despite being a fundamental operational aspect of Islamic banking. This finding diverges from Hartini (2023), who identified sharia compliance as a motivating factor for students' career decisions in Islamic institutions. However, consistent with the conceptual model, the indirect pathway from the sharia system  $\rightarrow$  Islamic spirituality  $\rightarrow$  career interest is statistically significant (indirect effect = 0.135;  $t = 45$ ). This indicates that students' awareness and appreciation of sharia principles contribute more meaningfully to their internal spiritual framework than to direct career motivation.

One possible interpretation is that students perceive the sharia system as an institutional or operational domain, rather than a personal factor that affects their own career path. Therefore, while they may respect or value the sharia system, it is only when it aligns with their personal spiritual values that it influences career interest.

#### *Professionalism and Career Interest*

Unlike religiosity and the sharia system, professionalism has a direct and significant influence on students' career interest ( $\beta = 0.277$ ,  $p = 0.002$ ). This aligns with the hypothesis and reinforces the practical reality that students prioritize employability and professional competency in their career considerations. The absence of an indirect effect via Islamic spirituality (as professionalism does not significantly influence spirituality,  $p = 0.099$ )



indicates that professionalism operates as an independent factor, separate from internal religious or spiritual beliefs.

This reflects the growing career pragmatism among students, where considerations such as skill development, job readiness, and career prospects hold greater sway. In an increasingly competitive job market, professionalism may be perceived as a more tangible and actionable attribute than abstract spiritual or religious ideals.

#### *Islamic Spirituality as a Mediator*

Islamic spirituality emerges as a key mediating variable in this study, particularly in the pathways from religiosity and the sharia system to career interest. With a strong direct effect on career interest ( $\beta = 0.505$ ,  $p = 0.000$ ), spirituality appears to translate personal values into vocational intent. This finding emphasizes the importance of internalized religious values in shaping students' alignment with Islamic economic principles and professional aspirations.

The mediation mechanism reveals that students are more likely to pursue careers in Islamic banking not merely because of external religious teachings or system structures, but because those teachings are internalized as spiritual values that resonate with personal and professional goals.

#### *Total Effects and Comparative Influences*

From a total effect standpoint, professionalism (0.277) exerts the strongest influence on career interest, followed by religiosity (0.147) and the sharia system (0.135). This ordering suggests that while religious and institutional values play a role, career-oriented competencies remain the most influential driver. However, the presence of significant indirect effects for religiosity and the sharia system indicates that values-based components still play a meaningful, though mediated, role in shaping vocational preferences.

These findings collectively suggest that educational institutions aiming to foster interest in Islamic banking careers should not only emphasize sharia and religious teachings, but also invest in developing students' professional competencies and facilitate the internalization of Islamic values into spiritual practice.



## Implications

This study contributes to the theoretical understanding of how Islamic values interact with professional aspirations among university students. While past research has emphasized religiosity and the sharia system as direct influencers, this study highlights the mediating role of Islamic spirituality, offering a more layered model of career motivation in Islamic financial institutions. It aligns with value-belief-norm theory, which posits that internalized values shape attitudes and behaviors. The model proposed here advances scholarly discourse by placing spirituality as a key psychological pathway linking religious beliefs to vocational interest.

For educational institutions and Islamic banks, these findings suggest that professional development and spiritual enrichment should be integrated into career guidance and recruitment efforts. For example, Islamic banking courses can be designed to include modules on spiritual values and ethical finance, not just technical skills. Internship programs can emphasize both professionalism and sharia-compliant practices, offering a holistic experience. Career counselors can use value-based profiling tools to better match students with faith-driven career paths.

## Recommendations

For universities, it is recommended to embed spirituality in curriculum design. Beyond teaching Islamic finance, integrating personal reflection, ethical case studies, and spiritual narratives into business education can be beneficial. Additionally, developing professional soft skills alongside religious literacy will help students become both spiritually grounded and career-ready.

Islamic financial institutions should focus recruitment on students who demonstrate strong Islamic spirituality as well as professional aptitude. Offering mentorship programs led by practicing professionals who embody both Islamic values and modern professionalism can further enhance this approach.

Future researchers are encouraged to explore how Islamic spirituality develops over time in students and how it relates to other career paths, such as education, law, or healthcare. Conducting cross-cultural studies to compare findings with Muslim student populations in other countries will strengthen the generalizability of the research.



## CONCLUSION

This study investigated the factors influencing students' interest in pursuing careers in Islamic banking, with a particular focus on the mediating role of Islamic spirituality. The findings reveal that while religiosity and the sharia system do not directly influence career interest, they significantly affect it indirectly through spirituality. Professionalism, on the other hand, directly influences career interest, reflecting students' desire for competence and success in the workplace. Notably, Islamic spirituality serves as a significant mediator between religiosity and the sharia system and students' career interest, but not between professionalism and career interest. These results emphasize the critical role of Islamic spirituality in shaping vocational aspirations within the Islamic banking context.

Theoretically, this research underscores that intrinsic religiosity and institutional sharia adherence alone are insufficient motivators for career choice unless internalized through spiritual conviction. This insight suggests the need for Islamic universities to foster environments that support both spiritual and professional development. Practical implications include curriculum reforms that integrate spiritual enrichment and ethical reflection alongside technical banking competencies. Islamic financial institutions, such as Bank Syariah Indonesia (BSI), are also encouraged to actively engage with universities to showcase authentic adherence to sharia principles and professional standards, thereby strengthening trust and appeal among prospective employees.

However, the study is limited by its quantitative design, which may not fully capture the nuances of students' motivational frameworks. Future research should adopt qualitative or mixed-method approaches to explore the underlying reasons why religiosity does not directly influence career interest and why professionalism lacks a spiritual dimension. Furthermore, expanding the sample to include students from diverse academic backgrounds or different regions could help identify additional psychosocial or institutional factors influencing career aspirations in Islamic finance. These avenues would provide deeper insights for educators and industry leaders seeking to align Islamic values with human capital development.



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