

## Factors Influencing Students' Interest in Choosing a Career as an Accountant in Islamic Banking with Motivation as a Moderating

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**Abstract:** This study aims to determine the factors that influence students' career interests to become accountants in Islamic banking. The variables used are Personality, Job Market Considerations and Knowledge of Islamic Accounting with Motivation as a moderating variable. In this research, quantitative approach are used with questionnaire method which were addressed to 96 students who already passed the Islamic accounting courses. The data analysis technique uses multiple linear regression with the SPSS version 26 software. The results of this study indicate that the personality variable has a positive and significant effect on career intention to become an accountant, while the labor market considerations and sharia accounting knowledge variables do not have a significant effect on career interest. The motivational variable is unable to moderate the influence of personality, labor market considerations and sharia accounting knowledge on career interest.

**Keywords:** Personality, Job Market Considerations, Islamic Accounting Knowledge, Motivation, Career Interests, Islamic Banking.

### 1. Introduction

The statistical report published by OJK (Financial Services Authority) states that the data of Islamic banking in Indonesia has seen an increase in the number of Islamic banking institutions in Indonesia, from 197 in December 2021 to 200 in November 2022. Banjaran Surya Indrastomo also predicts that Islamic banking will surpass the national banking average in 2023, with a predicted growth of 11.46% YoY (Year on Year) in Third Party Funds (DPK), higher than the national banking's 9.6% YoY DPK growth. The financing of Islamic banking is also predicted to grow by 9.31% YoY,

which is higher than the national banking credit growth of 8.18% YoY ([www.detik.com](http://www.detik.com)). However, Minister of Finance Sri Mulyani also mentioned that the Islamic finance industry has shown impressive growth but is not accompanied by competent Islamic finance human resources ([www.idxchannel.com](http://www.idxchannel.com)). Human resources in accounting play a crucial role in Islamic banking, as the global economy, including the banking sector, involves tasks such as providing financial reports derived from processing business data to provide valuable information for internal or external stakeholders of a company (Kurniawan &

Badriatin, 2019). The Accounting Study Program at State University of Surabaya also plays a significant role in shaping excellent human resources by offering courses in Islamic accounting. This effort aims to create outstanding Islamic financial professionals. Accounting graduates are faced with numerous career options. Therefore, it is essential for students to plan their careers based on their skills and interests. This research aims to examine the factors influencing students' career interest in choosing to become accountants in Islamic banking. It investigates the impact of personality, job market considerations, and knowledge of Islamic accounting on career interest, with motivation serving as a moderating variable. Career interest studies are closely related to the Theory of Planned Behavior (TPB). Thus, this research utilizes TPB to predict career interest by examining the factors that influence behavioral formation.

Personality refers to an individual's tendencies in behavior, thinking, and communication, which are shaped by their surrounding environment (Dananjaya & Rasmini, 2019). Market consideration encompasses the availability of job opportunities, ease of access to job vacancies, and job security (Rahmat & Martadinata, 2022). Knowledge of Islamic accounting refers to an individual's understanding of accounting processes, transaction recording, and accounting standards in accordance with Sharia principles. Motivation can consistently drive an individual to achieve goals despite

various obstacles (Nursalim et al., 2019).

This study is based on the research by Ramadhani & Setyono (2022), which only included personality, market consideration, and motivation as variables. However, there are several developments in this study. Firstly, the addition of the variable of knowledge of Islamic accounting as an independent variable, as the depth of one's knowledge of Islamic accounting can influence their career interest in Islamic financial entities. Secondly, the study focuses on active students of the Accounting Program at the Faculty of Economics and Business, State University of Surabaya, who have chosen Islamic accounting as a course.

## **2. Theoretical Framework**

### Theoretical Framework

This study utilizes the Theory of Planned Behavior (TPB), which was proposed by Ajzen (1991), as the foundational theory to explain the influence of career interest decision among students in the field of accounting in Islamic banking. TPB is employed to explain behavior that requires planning, as it serves as a basis for individuals' actions. This theory states that a person's behavior is determined by their intention to act, which can be influenced by three factors: attitude, subjective norms, and perceived behavioral control (Hrubes et al., 2001).

In the context of this study, TPB is applied and expanded to focus on attitudes, subjective norms, and perceived behavioral control related to the field of Islamic banking. Attitude is translated into

the variable of personality, which influences students' career interest. Subjective norms are operationalized as the motivation variable, which impacts career interest. Perceived behavioral control is represented by the variables of job market considerations and knowledge of Islamic accounting.

By utilizing TPB, this study aims to explain how attitudes, subjective norms, and perceived behavioral control influence students' career interest in the field of accounting in Islamic banking. Therefore, the theoretical foundation of TPB provides a relevant framework for explaining the factors that affect the formation of students' career interest.

### **3. Hypothesis Development**

#### **The Influence of Personality on Career Interest**

Personality refers to an individual's overall way of reacting to and interacting with their environment. It is important to consider the alignment between one's personality and career decisions, as the characteristics of an individual's personality can have both positive and negative outcomes on a career (Dananjaya & Rasmini, 2019).

H1: Personality has an influence on career interest.

#### **The Influence of Labor Market Considerations on Career Interest.**

Consideration refers to the assessment or opinion about a matter in terms of its suitability or desirability for decision-making purposes. Individuals will evaluate the advantages and disadvantages

associated with career choices. Through the process of consideration, individuals gain an understanding of the strengths and weaknesses of a job, thereby reducing the likelihood of problems that may arise in their chosen career (Safira, 2022).

H2: Labor Market Considerations have an influence on career interest.

#### **The Influence of Sharia Accounting Knowledge on Career Interest**

When deciding on a career in Islamic financial institutions, individuals consider Sharia accounting knowledge as a reference for their decision-making process (Suriani, 2021). In choosing a profession in Islamic entities, knowledge of Sharia accounting is considered a significant factor. When individuals have a deep understanding of Sharia accounting, their interest in pursuing a career in Islamic financial institutions also increases.

H3: Sharia Accounting Knowledge has an influence on career interest.

#### **The Influence of Motivation as a Moderator on the Influence of Personality on Career Interest**

Motivation is a crucial element in an individual's achievement. It consistently drives a person to pursue their goals despite various obstacles (Nursalim et al., 2019). An individual's strong interest in a particular career choice is influenced by their personality, and motivation serves as a driving force for the influence of personality on career choices.

H4: Motivation moderates the influence of personality on career interest.

#### The Influence of Motivation as a Moderator on the Influence of Job Market Considerations on Career Interest

Motivation generates the spirit and determination to achieve desired goals. Therefore, motivation can serve as a driving force that nurtures students' resilience in pursuing their career aspirations (Ramadhani & Setyono, 2022). Job market considerations, including accessibility to job prospects, ease of job application, and job security, influence students' career choices, which are aligned with their motivations.

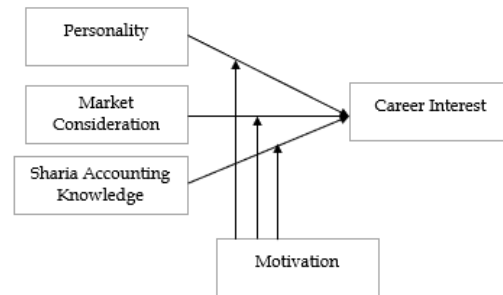
H5: Motivation moderates the influence of job market considerations on career interest.

#### The Influence of Motivation as a Moderator on the Influence of Knowledge of Islamic Accounting on Career Interest

Motivation serves as a driving force from the people around us that can enhance an individual's self-belief in carrying out a job (Santoso, 2022). The impact of knowledge of Islamic accounting on students' career interest will be influenced by the motivation they possess. Therefore, this motivation can strengthen the influence of knowledge of Islamic accounting on students' career decision-making.

H6: Motivation moderates the influence of knowledge of Islamic accounting on career interest.

## 4. Conceptual Framework



Picture 1. Conceptual Framework

The conceptual framework provides a structure for understanding the relationships and connections between the key variables and concepts in a study. It serves as a guide for researchers to develop hypotheses, formulate research questions, and analyze the data. In this study, the conceptual framework consists of several key components, including personality (PE), market considerations (PP), sharia accounting knowledge (PA), motivation (MO), and career interest (MK). These components are interconnected and contribute to the understanding of the factors influencing students' career interest in the field of accounting in Islamic banking. The conceptual framework helps to provide a theoretical basis for the study and guides the research process in examining the relationships between these variables.

## 5. Research Methodology

The method used in this study is a quantitative approach. Quantitative research is based on positivist philosophy, with a focus on predetermined populations and samples (Sugiyono, 2016). The data

in this study is primary data that will be obtained through a questionnaire. The population for this research consists of students from the Accounting Program, Faculty of Economics and Business, State University of Surabaya, who are part of the 2019-2020 cohort and have taken the Islamic Accounting course. The sample size is calculated using the Slovin's formula, resulting in a minimum of 96 students.

According to Sugiyono (2016: 194), the data collection methods include observation, interviews, questionnaires, documentation, and combination/triangulation. A questionnaire is a series of questions designed by the researcher to gather information from respondents. The questionnaire can be administered directly or distributed online (Sekaran & Bougie, 2017). In this study, data is collected by providing a questionnaire to respondents through electronic surveys using a Likert scale as the measurement system for questionnaire answers.

In this study, hypothesis testing is conducted using the Moderated Regression Analysis (MRA) technique with the assistance of Statistical Product and Service Solution (SPSS). MRA is an implementation of multiple linear regression that involves the interaction between two or more independent variables, as indicated by the following equation (Liana, 2009):  $MK = \alpha + \beta_1 PE + \beta_2 PP + \beta_3 PA + \beta_4 MO + \beta_5 PE * MO + \beta_6 PP * MO + \beta_7 PA * MO + e$

## 5. The Research Findings and Discussion

### Characteristics of Respondents

The analysis of respondent characteristics in this study describes the characteristics of students in the Accounting Program at the University of Surabaya in their career choices. Respondent characteristics include gender, semester, age, and GPA. There were a total of 96 respondents in this study. The number of female respondents was 73 students (76%), while the number of male respondents was 23 students (24%). Among the respondents, 46 students (48%) were in their sixth semester, while 50 students (52%) were in their eighth semester. The majority of respondents in this study were 22 years old, accounting for 39 out of the total respondents (41%). Respondents with a GPA ranging from 3.50 to 4.00 dominated, with a total of 68 students or 71% of the overall respondents.

Descriptive statistics are conducted to explain or describe a dataset in order to draw general conclusions (Sugiyono, 2016: 207). In this study, the values used are the minimum, maximum, mean, and standard deviation to describe the data. The following results were obtained based on the conducted analysis Minimum value, Maximum value, Mean, Standard deviation. Please provide the specific values for the minimum, maximum, mean, and standard deviation to complete the translation.

Item	N	Min	Max	Mean	Std. Deviation
PE (X1)	96	3,00	15,00	11,2604	2,66851
PP (X2)	96	5,00	15,00	10,2917	2,16633
PA (X3)	96	18,00	30,00	25,7917	3,02591
MO (Z)	96	16,00	30,00	22,5000	3,21510
MK (Y)	96	6,00	15,00	11,1458	2,33048
Valid N	96				

Table 1. Descriptive statistical analysis

### Classical Assumption Tests

#### Normality Test

The normality test is conducted using the Kolmogorov-Smirnov test to evaluate whether the residuals have a normal distribution or not (Ghozali, 2016). To determine whether a data set follows a normal distribution or not, the significance value should be greater than 0.05. Based on the conducted normality test, a significance value of 0.119 was obtained, which is greater than 0.05. Therefore, in this study, the data is considered to have a normal distribution.

	<i>Unstandardized residual</i>
N	96
<i>Asymp. Sig. (2-tailed)</i>	0,119

**Table 2. Normality Test**

#### Multicollinearity Test

Variabel	Tolerance	VIF
PE	0,666	1,502
PP	0,612	1,634
PA	0,791	1,265
MO	0,660	1,515

**Table 3. Multicollinearity Test**

Multicollinearity test is used to determine whether there is correlation among the independent variables (Ghozali, 2016). Each variable should have a tolerance value greater than 0.10 and a VIF value less than 10. It is found that all variables meet the multicollinearity criteria, with tolerance values greater than 0.10 and VIF values smaller than 10. It can be concluded that there is no multicollinearity issue among the independent variables in this study.

### Heteroscedasticity

Variabel	Sig
PE	0,060
PP	0,264
PA	0,869
MO	0,784

**Table 4. Heteroscedasticity**

Heteroskedasticity test is conducted to identify whether there is inequality in the residual variances from one observation to another (Ghozali, 2016). If the p-value is greater than 0.05, it indicates no heteroskedasticity. It is observed that all variables have p-values greater than 0.05. Therefore, it can be concluded that there is no indication of heteroskedasticity in all variables in this study.

Variabel	<i>Coefficient</i>	<i>Standardized Coefficient</i>	T hitung	Sig
	B	B		
<i>Constant</i>	-0,137		-0,090	0,928
PE	0,437	0,500	5,911	0,000
PP	-0,076	-0,071	-0,803	0,424
PA	0,005	0,007	0,088	0,930
MO	0,312	0,000	5,056	0,000
R Square : 0,566		Adjusted R2 : 0,547		
F hitung : 29,633		Sig.F : 0,000		

**Table 5. Hypothesis test**

Based on the information in the table, the regression model obtained is as follows:

$$Y = \alpha + \beta_1PE + \beta_2PP + \beta_3PA + \beta_4MO + e$$

$$Y = -0,137 + 0,437PE + -0,076PP + 0,005PA + 0,312MO + e$$

The constant value is -0.137, indicating that if there are no independent variables (PE, PP, PA, and MO), the career interest variable will have a value of -0.137. The regression

coefficient value for the PE variable is 0.437, indicating that if PE increases by 1% with the assumption that other independent variables are zero, the dependent variable (MK) will increase by 0.437. The regression coefficient value for the PP variable is -0.076, indicating that if PP increases by 1% with the assumption that other independent variables are zero, the dependent variable (MK) will decrease by 0.076. The regression coefficient value for the PA variable is 0.005, indicating that if PA increases by 1% with the assumption that other independent variables are zero, the dependent variable (MK) will increase by 0.005. The regression coefficient value for the MO variable is 0.312, indicating that if MO increases by 1% with the assumption that other independent variables are zero, the dependent variable (MK) will increase by 0.312.

#### Coefficient of Determination

It can be observed that the adjusted R-Square value is 0.547, indicating that the variables PE, PP, PA, and MO collectively have an influence of 54.7% on career interest, while the remaining percentage is influenced by other factors beyond the scope of this study. Additionally, the Standard Error of Estimate (SEE) value is 1.56921. A smaller SEE value indicates a more accurate regression model in predicting the dependent variable.

#### F-Test

It can be observed from the table that the F-value is 29.633 with a significance level of 0.000, which is less than 0.05. Therefore, it can be concluded that there is a significant simultaneous influence of the variables PE, PP, PA, and MO on career interest.

#### T-Test

Based on the conducted t-test, the results show that the significance value of the PE variable is 0.000, and the significance value of the MO variable is 0.000, which is less than 0.05. Therefore, it can be concluded that personality and motivation have a positive influence on career interest. On the other hand, the significance value of the PP and PA variables is greater than 0.05, indicating that market considerations and knowledge of Islamic accounting do not have a significant influence on career interest.

#### Moderated Regression Analysis (MRA)

Variabel	<i>Coefficient</i>	<i>Standardized</i>	T	Sig
	<i>Coefficient</i>			
	B	B	hitung	
<i>Constant</i>	-6,876		-1,372	0,188
PE	0,605	0,835	2,526	0,013
MO	0,953	1,091	2,307	0,023
PE_MO	-0,025	-0,896	-1,324	0,189
R Square : 0,571		Adjusted R2 : 0,557		
F hitung : 40,782		Sig.F : 0,000		

**Table 6. Moderated Regression Analysis Test**

The multiple linear regression analysis conducted yielded insignificant results for certain variables, thus they cannot be included in the MRA test. The significance value of the interaction variable between personality and motivation is 0.189, which is greater than 0.05. Therefore, it can be concluded that the motivation variable is unable to moderate the influence of the personality variable on career interest. Referring to the table above, the adjusted R Square value in the MRA test is 0.557, indicating that the interaction variable can explain 55.7% of the variation in career interest, while the remaining variation is influenced by other variables not focused on in this study.

### The Influence of Personality on Career Interest

One of the reasons why individuals choose to leave their jobs is the lack of alignment between their personality and the job they are engaged in (Febriyanti, 2019). Therefore, if there is compatibility between one's personality and the job of being an accountant in Islamic banking, students will be more interested in pursuing a career as an accountant in Islamic banking. The Theory of Planned Behavior (TPB) explains that attitude can be a reason for behavior formation. Attitude, as a personality variable, becomes a reason for an individual's behavior. A study conducted by Santos & Almeida (2018) using the TPB theory also found that attitude influences students' interest in choosing a career in accounting because students consider the alignment of their personality when making career decisions.

### The Influence of Job Market Considerations on Career Interest

Job market considerations are not the most important aspect in career choices because the certainty of obtaining a job is not solely determined by the availability of job opportunities, but also by how competent an individual is in performing the job (Damayanti & Kurniawan, 2021). The lack of influence of job market considerations on career interest is due to students who do not prioritize the availability of high job prospects, easy access to job information, and job security. Instead, students focus more on achieving their desired career rather than considering the existing job market. The Theory of Planned Behavior (TPB) explains that Perceived Behavioral Control can be a reason for behavior formation. However, the perceived behavioral control related to job market considerations does not have an impact on students' career interest. Therefore,

the findings of this study contradict the TPB theory, as job market considerations do not influence the career interest in becoming an accountant in Islamic banking.

### The Influence of Sharia Accounting Knowledge on Career Interest

The respondents' answers indicate a good understanding of Sharia accounting. However, based on the SPSS analysis results, it is found that knowledge of Sharia accounting does not have a significant influence on students' interest in becoming accountants in Islamic banking. It can be concluded that although students have a high level of knowledge in Sharia accounting, it does not affect their career choices. This is because their extensive knowledge of Sharia accounting may lead them to choose careers in other Sharia-related fields (Yenti, 2021). The Theory of Planned Behavior (TPB) explains that Perceived Behavioral Control can be a reason for behavior formation. Knowledge can serve as a control belief, allowing individuals to have control over their behavior or occupation (Rafiq & Setiawan, 2020). However, in this case, the perceived behavioral control related to Sharia accounting knowledge does not have an impact on individuals' behavior. Therefore, these findings are not in line with the TPB theory, as Sharia accounting knowledge does not influence the interest in becoming an accountant in Islamic banking.

### The Influence of Motivation in Moderating Personality on Career Interest

Motivation, as a fundamental drive possessed by individuals, is not able to strengthen the influence of personality on the career interest of becoming an accountant in Islamic banking in this study. The Theory of Planned Behavior



(TPB) explains that Subjective Norm can be a reason for behavior formation. Motivation, as a subjective norm, refers to the extent to which an individual follows other people's views on behavior that is considered good (Rafiq & Setiawan, 2020). However, in this case, the subjective norm represented by motivation is not able to strengthen the relationship between personality and career interest in becoming an accountant in Islamic banking. This means that in determining their career interest, students prioritize their own desires or the suitability of their own personalities, and the opinions of others are not able to influence them.

#### The Influence of Motivation in Moderating Market Considerations on Career Interest

This study indicates that motivation is unable to moderate the relationship. This is due to the transient nature of social recognition and external encouragement, which tends to be unable to sustain long-term career interest. When social recognition and external encouragement change or disappear, the motivation fades, rendering it ineffective in moderating the influence of market considerations on career interest in becoming an accountant in Islamic banking. The Theory of Planned Behavior (TPB) explains that Subjective Norm can be a reason for behavior formation. However, the findings of this study explain that the subjective norm represented by motivation is unable to strengthen the relationship between market considerations and career interest in becoming an accountant in Islamic banking.

#### The Influence of Motivation in Moderating Sharia Accounting Knowledge on Career Interest

This study explains that motivation is unable to strengthen the relationship between Sharia accounting knowledge and career interest. If someone already has a high level of Sharia accounting knowledge, external factors such as rewards, recognition, and pressure from others are unable to reinforce the existing interest (Santoso, 2022). The Theory of Planned Behavior (TPB) explains that Subjective Norm can be a reason for behavior formation. However, the findings of this study explain that the subjective norm represented by motivation is unable to strengthen the relationship between Sharia accounting knowledge and career interest in becoming an accountant in Islamic banking.

#### Conclusion

This study aimed to determine the influence of Personality (PE), Job Market Considerations (PP), and Sharia Accounting Knowledge (PA) on Career Interest (MK) of students in becoming accountants in Islamic banking, with Motivation (MO) as a moderating variable. Based on the findings obtained, the conclusions are as follows:

Personality (PE) has a significant positive influence on students' Career Interest in becoming accountants in Islamic banking. Job Market Considerations (PP) and Sharia Accounting Knowledge (PA) do not have a significant influence on Career Interest in becoming accountants in Islamic banking. Motivation (MO) is unable to moderate the influence of Personality (PE), Job Market Considerations (PP) and Sharia Accounting Knowledge (PA) on Career Interest in becoming accountants in Islamic banking.

Based on the results of the conducted research, the following suggestions are provided : Future researchers may

consider adding other relevant factors to gain a more comprehensive insight. By doing so, new variables can be investigated and analyzed to broaden the understanding of factors influencing students' interest. Future researchers may expand the research population by involving multiple universities with accounting departments. By expanding the population scope, a more representative sample can be obtained, and the findings of the research can be more widely generalized. This will help in obtaining more optimal results.

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