

## The Influence of Job Opportunities, Religiosity and Understanding of Syariah Accounting on Students' Interest in A Career in Syariah Financial Institutions

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**Abstract:** Career opportunities are the availability of jobs. Career opportunities in Islamic financial institutions can provide opportunities for candidates to develop their skills and abilities. This religiosity includes their understanding of the sharia principles applied in Islamic financial institutions as well as their choice of future employment locations. Students gain knowledge of sharia accounting before they start their careers in Islamic financial institutions. This shows that students' interest in getting jobs in Islamic financial institutions continues to increase. So, if students want to work in Islamic financial institutions and want to have a career there, they must understand sharia accounting and religiosity. The purpose of this study was to determine the effect of job opportunities, religiosity and understanding of sharia accounting in sharia financial institutions. The method used in this study is a quantitative approach. The data collection method used is by collecting the population using sampling techniques due to limited time, energy, and costs. The analysis method used is quantitative analysis, namely an analysis tool that uses calculations to determine the extent of the influence between variables and other variables. The results of this study indicate that there is a positive and significant influence of the job opportunity variable (X1) on the interest (Y) of FEBI students in working in sharia financial institutions. There is a positive and significant influence of the religiosity variable (X2) on the interest (Y) of FEBI students in working in sharia financial institutions. There is a positive and significant influence of the understanding of sharia accounting variable (X3) on the interest (Y) of FEBI students in pursuing a career in sharia financial institutions.

**Keywords:** Job Opportunities, Religiosity, Understanding of Sharia Accounting.

### Introduction

In the current era of globalization, many Islamic financial institutions have emerged in Indonesia, which can help people's economic living standards. One example of economic growth in Indonesia is the emergence of financial institutions, especially in the banking sector. The development of Islamic banking in Indonesia has become a benchmark for the success of the Islamic economy around the world.

In Indonesia, the sharia business has grown very rapidly. It began with the establishment of bank muamalat as the first Islamic bank in the country in 1992. After that, other sharia institutions such as sharia microfinance, baitul malls, sharia insurance, philanthropic institutions, and even hotels and businesses began to use the concept of sharia. Because this happens even though

Indonesia's Islamic finance sector has good prospects and law number 21 of 2008 has been enacted.

The two types of Islamic financial institutions are Islamic banks and non-bank Islamic financial institutions. These two Islamic financial institutions function as financial *intermediaries* between parties that have excess funds or surplus units (*ultimate lenders*) and parties that have a lack of funds or deficit units (*ultimate borrowers*).

According to Ogi Prastomiyono, Chief Executive of the OJK IKNB Supervisory Board, the number of Non-Bank Financial Industry (IKNB) actors in the Financial Services Authority (OJK) subsector is 1,275 entities as of December 2022, with 122 of them running their businesses with sharia principles. This is an increase from 1,258 entities in December 2021. IKNB has eight subsectors: Insurance, Social Security Administration Agency (BJPS), Financing Institutions, Pension Funds (Dapen), Special Financial Institutions, Support Services, Miro Financial Institution (MFI), and Fintech. The comparison of the number of actors in the eight subsectors as of December 2021 and December 2022 is shown as follows. As of December 2021, there were 147 insurers, increasing to 149.

The business world is currently experiencing progress in the era of globalization of the Asean Economic Community (AEC). A FEBI scholar has an excellent opportunity to join a high-quality undergraduate graduate in the field of sharia. As sharia businesses are growing at a rapid pace, a strong education and training system is required, especially in the field of sharia accounting.<sup>5</sup> In order to produce qualified undergraduate graduates, they must be appropriate for their field.

Mangunwijaya stated that the term "religiosity" refers to the religious aspect that is instilled in a person's heart.<sup>6</sup> So it can be said that there is an element of religious internalization in a person. Another definition says that religiosity is behavior towards religion that consists of the appreciation of religious values. This behavior can be shown by the existence of beliefs, practices, and knowledge about the religion adhered to.<sup>7</sup> To produce a capable and quality generation, it is necessary to insert knowledge.

Understanding is related to the essence of something. It is a type of understanding that allows a person to know what is being communicated and to be able to use the material or ideas communicated without connecting it to other materials, as well as how children apply and assess the material. Job opportunities are the availability of labor. With the advent of job opportunities in Islamic financial institutions, it can provide opportunities for job seekers to develop skills/abilities and be able to take advantage of the situation as an effort to achieve a goal. So that students are interested in a career in Islamic financial institutions with job opportunities.

Religiosity is behavior that is in accordance with religious values, one's beliefs and religious knowledge. This religiosity is very important for students in convincing themselves to determine where they will work and knowledge of sharia principles in Islamic financial institutions. So, before entering the world

of work, if he wants / is interested in a career in Islamic financial institutions, he already knows about Islamic religiosity in Islamic financial institutions.

Understanding sharia accounting is knowledge of sharia accounting sciences. So that students who are equipped with knowledge about sharia accounting can later be applied to a career in Islamic financial institutions. This can attract students to be interested in a career in Islamic financial institutions.

This proves that the perception of students looking for job opportunities at Islamic financial institutions continues to increase. So that students who are interested in working in Islamic financial institutions and one of the requirements for a career in Islamic financial institutions must understand the religiosity and understanding of Islamic accounting from the description, therefore, the author is interested in conducting research with the research title: **"The Influence of Religiosity and Understanding of Sharia Accounting on Students' Interest in Careers in LKS"**.

## Literature Review

Previous research played an important role in laying the groundwork for this research. It serves as a reference point for researchers to draw comparisons and build relationships between their findings and their upcoming investigation on "The Influence of Job Opportunities, Religiosity and Understanding of Sharia Accounting on Students' Interest in Careers in Islamic Financial Institutions." Relevant previous research includes:

1. Azzara Firda Aviecenna's study, "The Influence of Sharia Accounting Knowledge and Job Opportunities on Students' Interest in Careers in Sharia Finance" (Raden Intan State Islamic University, Lampung, 2023). The purpose of this study is to find out how knowledge about sharia accounting and job opportunities impacts the desire of accounting students to work in Islamic financial institutions. This study uses the *Social Cognitive Career Theory* (SCCT) and *Theory of Planned Behavior* (TPB) theories. This research involves all students majoring in sharia accounting at UIN Raden Intan Lampung and IAIN Metro Lampung who are still active. The non-probability sample method is used to determine the sample. This study involved 169 students who answered. The results of this study show that sharia accounting knowledge and job opportunities have a big impact on the interest of accounting students to have a career in Islamic financial institutions, this is evidenced by the results of a statistical test where the significance level produced is  $0.000 < 0.05$ , and the  $F_{cal}$  value is  $33.821 > F_{tabel}$  is 3.06.
2. Eko Damascus Study, "The Influence of Religiosity, Accounting Knowledge, and Job Market Considerations on the Interest of Sharia Accounting Students to Have a Career in Islamic Financial Institutions" (Raden Intan State Islamic University Lampung, 2022). This study aims to find out whether religiosity, knowledge of sharia accounting, and job market considerations affect the desire of Sharia accounting students at UIN Raden Intan Lampung to have a career in Islamic Financial

Institutions. The results show that there is a relationship between religiosity, knowledge of sharia accounting, and job market considerations. So, religiosity, knowledge of sharia accounting, and job market considerations affected employee performance by 28.0%.

3. Shelinda Sholit Soleha's study "The Influence of Perception, *Self Efficacy*, and Sharia Accounting Knowledge on the Interest of Accounting Students in Careers in Islamic Financial Institutions" (UIN Raden Intan Lampung, 2023). The purpose of this study is to find out whether perception, self-efficacy, and knowledge of Islamic accounting have a partial and simultaneous effect on students' desire to have a career in Islamic financial institutions and Islamic economics. This field research or field research uses a quantitative approach. In this study, 68 students were used. The data was processed using SPSS version 25. The perception, independence, and knowledge of sharia accounting simultaneously have a major impact on students' desire to study accounting in Islamic financial institutions.
4. A study by Anggun Rahma and Dian Fitria Handayani entitled "The Influence of Perception, Accounting Knowledge, and Religiosity on the Interest of Accounting Students in Careers in Islamic Financial Institutions" (Padang State University, 2023). The purpose of this study is to find out how perception, knowledge of sharia accounting, and religiosity affect the desire of accounting students at UIN Padang to have a career in Islamic Financial Institutions. This study used multiple linear regression analysis. At the same time, factors such as perception, accounting knowledge and religiosity have a significant influence on the interest of accounting students to have a career in Islamic financial institutions.
5. Dhea Navisha's Study "The Influence of Islamic Banking Students' Interests, Religiosity, and Learning Achievement on Readiness to Work at Islamic Banks" (UIN Ar-Raniry Banda Aceh, 2021). This study investigated how the interests, religiosity, and learning achievements of Islamic banking students affect their readiness to work in Islamic banks. The study used a quantitative approach, using multiple linear regression analysis and purposive sampling techniques, involving 81 out of 438 Islamic banking students surveyed. Research shows that interest in work, religiosity, and learning achievement affect readiness to work in an Islamic bank partially, and simultaneously.

### **Theoretical Foundation**

1. Theory of the World of Work in the Field of Sharia Accounting
  - a. Sharia Financial Institutions

Commercial entities or institutions engaged in Islamic financial activities are called Islamic financial institutions. Its main function is to collect and distribute funds to the community, mainly for the purpose of supporting development investments. Islamic financial institutions are thus one of the fields of work in the realm of Islamic

accounting. A sharia-compliant financial reporting provider is also needed for sharia-compliant financial institutions.

b. Types of Sharia Financial Institutions

Bank and non-bank financial institutions are two categories of Islamic financial institutions. There are two types of bank financial institutions: ordinary banks and central banks. Operationally, the Ministry of Finance, led by Bapepan LK, is tasked with managing and supervising non-bank financial institutions. The MUI National Sharia Council, which consists of the following groups: Capital Market, Money Market, Insurance Company, Pension Fund, Venture Capital Company, Finance Institution, Pawn Company, Micro Sharia Financial Institution, and BMT, is in charge of supervising and guiding Islamic financial institutions.

2. Teori Dependent Vsriabel Minat

a. Definition of Interest

According to the Indonesian Dictionary, "interest" means "a high inclination of the heart towards something, passion, desire", and "interested" means "to have (put) interest, inclination of the heart to, want (will)." However, according to Alisufsabri, interest is the tendency to keep paying attention and remembering something. His interest is closely related to feelings, especially pleasure, so it can be said that it comes from a happy attitude towards something. If someone is interested in something, it shows that they are happy with it.

b. Definition of Career

Career, according to Soeprihanto, is the development of individual employees in the level of position or rank achieved during their working period in a certain organization. However, according to Bernadin and Russel, it is a collection of attitudes and behaviors related to life experiences and work activities.

c. Factors influencing interest (Y)

According to Crow in karim, here are some factors that affect a person's interests:

1. Factors in the self

An inner stimulus or impulse that is in accordance with a person's wants or needs will easily arouse interest. Someone who has a tendency to learn, for example, will be very interested in science.

2. Social motivation factors

A person's interest in something is influenced not only by factors within themselves, but also by social motives.

3. Independent Theory of Job Opportunity Variables

According to Said and Iskandar, the perception of career opportunities is an employee's perception of the number of jobs and opportunities available that match their interests and career goals in the

current organization. Instead, Gilarso defines job opportunities as the number of jobs available to the workforce.

4. Independent Theory of Religiosity Variables

a. Definition of religiosity

According to *the Dictionary of spiritual terms*, the word religiosity comes from the Latin word religio, which means "to bind". This means that religion has rules and responsibilities that must be followed by those who adhere to it. While religiosity focuses on aspects that are always related to the depth of human beings, namely the appreciation of religious aspects that have been lived by a person in his heart, religion focuses more on formal aspects related to rules and obligations.

b. Attitude of religiosity

In Ari Ginanjar, Gay Hendriks and Kate Ludeman say that there are several attitudes of religiosity that appear in a person when they work, such as: Honesty, Justice, Helping others, Humility, Working efficiently, Future plans, High discipline, Balance.

5. Independent Theory of Sharia Accounting Understanding Variables

a. Understanding Sharia Accounting

According to sudjino, understanding is a person's ability to understand, understand, and remember what they should know. Comprehension is a higher level of thinking than memorization and memory.

b. Sharia accounting standards

Sharia Accounting Standards (SAS) is a Financial Accounting Standard Statement (PSAK) that is shown for entities that conduct sharia transactions, both financial institutions and non-sharia entities. SAS was developed following the general PSAK model but based on sharia-based and is based on the MUI fatwa SAS consists of.

**Financial Accounting Standards Statement (PSAK)**

Statement of Sharia Financial Accounting Standards (PSAK)	Description
PSAK 101	Sharia Financial Statements
PSAK 102	Murabahah Accounting
PSAK 103	Greetings Accounting
PSAK 104	Istishna Accounting'
PSAK 105	Mudharabah Accounting
PSAK 106	Accounting of Musyarakah
PSAK 107	Ijarah Accounting
PSAK 108	Sharia Insurance Accounting
PSAK 109	Zakat Accounting & Infak Sadaqah

c. Values and principles of sharia accounting

In the development of a conceptual framework for an Islamic accounting system, the idea that there is a sharia system can be considered as a basis. The concept is as follows:

- 1.) Examine the conventional accounting system built on western values and show that an alternative accounting system is necessary for Muslims.
- 2.) Provide an understanding of the basic concepts of sharia accounting based on Islamic sharia.
- 3.) Propose a conceptual framework of sharia accounting and its implications for the role of Muslim accounting.

### Research Methods

This study uses a quantitative methodology. The focus of quantitative research is on objective phenomena that are studied quantitatively. According to Sugiyono, quantitative research methods are research techniques based on positivism that are applied to study certain populations or groups. To test the hypothesis, data collection is carried out using research tools, the sampling approach is often random, and the data processing is quantitative or statistical. The quantitative approach in this study is to interpret independent variables, namely job opportunities, religiosity, and understanding of sharia accounting to the extent of its influence on the dependent variable, namely students' interest in a career in Islamic financial institutions.

This type of research is explanatory research with a quantitative approach. Explanatory research is a type of research that intends to explain the relationship between two or more variables. Based on the type of explanatory level research, this type of research is an associative research that aims to find out the relationship between two or more variables. In the end, the results of this study explain the causal relationship between variables through hypothesis testing.

a. Population

The population in this study is FEBI IAI Syarifuddin students starting from the 2020 to 2023 school year. Where the number of students of the Faculty of Islamic Business Economics is 169 students.

**Students of the Faculty and Islamic Business Economics**

<b>Student Study Program</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Sharia Economics	36	32	29	33
Sharia Accounting	12	6	16	6
Total	48	38	44	39
<b>Overall Total</b>	<b>169</b>			

*Source: interview with FEBI administrative staff, 2024*

b. Sample

Samples are a fraction of the size and makeup of the population. Researchers can use samples taken from a population if the sample is too large for them to investigate the entire population for any reason such as

lack of resources, time, or energy. Populations can benefit from findings taken from samples. Therefore, the demographic sample to be used must be accurately represented. The sample used in this study is IAI Syarifuddin students, Faculty of Islamic Business Economics.

To determine the sample size in this study, the slovin formula was used as follows:

$$n = \frac{N}{1 + (N \times e^2)}$$

$$n = \frac{169}{1 + (169 \times 0,05^2)}$$

$$n = \frac{169}{1 + \frac{(169 \times 0,0025)}{169}}$$

$$n = \frac{169}{1 + 0,4225} = \frac{169}{1,423} = 118,76 = 119$$

Where:

n = Sample size

N = Population

E = The percentage of loosening of non-binding due to sampling errors that are still desired is 5% (0.05) After being calculated using the slovin formula with an error percentage of 5% (0.05) the sample is known to be 119 students.

c. Research Instruments

Regarding the methodology used to collect data for this study. The following are the approaches or data collection strategies used in this study:

1. Interview

The interview in this study was by interviewing FEBI students about their interest in a career in Islamic financial institutions.

2. Questionnaire

In this study, the type of questionnaire used is a closed questionnaire, which is a questionnaire that is constructed in the form of a statement or question, which requires the respondent to choose only one of the possible answers that are considered appropriate or accurate.

The modified Likert scale, with only four options, is used to measure an individual's or group's attitudes, opinions, and perceptions of social phenomena. In this case, the research variables are job opportunities, religiosity, and understanding of sharia accounting. The answer is: disagree (TS), strongly disagree (STS), agree (S), and strongly disagree (SS). Because the selection of neutral answers when they are unsure of the answer can lead respondents or the sample to do so, the researcher deliberately avoided including



intermediate or neutral answer alternatives in this study. Here are the scores of each answer:

#### Linkert Scale Modification

Strongly Agree	(SS) = 4
Agree	(S) = 3
Strongly Disagree	(STS) = 2
Disagree	(TS) = 1

## Discussion

This study aims to determine the influence of job opportunities (X1), religiosity (X2) and understanding of sharia accounting (X3) on students' interest (Y) in a career in Islamic Financial Institutions, a case study on FEBI Syarifuddin students. The discussion of the results of data processing in the research that has been carried out by the researcher includes:

1. The effect of job opportunities on students' interest (Y) in a career in Islamic Financial Institutions.

Based on the data obtained in the research that has been conducted by the researcher, it can be seen that there is an influence of job opportunities (X1) on students' interest (Y) in a career in Islamic Financial Institutions with a coefficient of 0.191 with a positive value, this shows that job opportunities (X1) have a positive influence on students' interest (Y) in a career in Islamic Financial Institutions. From the processing of the above data, it can be concluded that job opportunities (job market conditions, job readiness, quality or quality, and certain levels of education and skills) ultimately affect individual awareness, interest that arises in oneself, the existence of extrinsic interest in activities, feeling happy with everything related to the activity they are interested in, and educational background so that interest increases.

The results of this study are also evidenced by the results of the T (partial) variable of job opportunities (X1) in table 4.11 above which shows the results of t calculation  $>$  t table, where t calculation (1.985)  $>$  t table (1.980) with a significance value of  $0.049 < 0.05$ , so that from these results it can be known that  $H_0$  is rejected and  $H_a$  is accepted. From the results of the above data processing, it can be concluded that the job opportunity variable (X1) has an influence on the interest (Y) of students in a career in Islamic Financial Institutions. Based on table 4.13, it can be seen that the value of the determination coefficient ( $R^2$ ) with the  $R^2$  test result value of 0.410 which means that it shows that the interest (Y) of students in a career in Islamic Financial Institutions can be influenced by the variables of job opportunities, religiosity, and understanding of sharia accounting while the rest is influenced by other variables that are not included in this study.

From the explanation above, it can be concluded that there is a significant influence of the variable of job opportunities (X1) on the interest (Y) of students in a career in Islamic financial institutions.

2. The influence of religiosity on students' intentions in a career in Islamic Financial Institutions.

Based on the data obtained in the research that has been carried out by the researcher, it can be seen that there is an influence of religiosity (X2) on the interest (Y) of students in a career in Islamic Financial Institutions with a coefficient of 0.176 with a positive value with a significant value level of  $0.041 < 0.05$ , this shows that religiosity (X2) has a significant influence on the interest (Y) of students in a career in Islamic Financial Institutions. From the results of data processing above, it can be concluded that religiosity (X2) will increase students' interest (Y) in career by 0.176% assuming other variables are fixed.

The results of this study are also evidenced by the results of the T (partial) religiosity variable (X2) test in table 4.11 above which shows the results of  $t \text{ calculation} > t \text{ table}$ , where  $t \text{ calculation} (2.066) > t \text{ table} (1.980)$  with a significance value of  $0.041 < 0.05$ , so that from these results it can be known that  $H_0$  is rejected and  $H_a$  is accepted. From the results of the above data processing, it can be concluded that the religiosity variable (X2) has an influence on the interest (Y) of students in a career in Islamic Financial Institutions. Based on table 4.13, it can be seen that the value of the determination coefficient ( $R^2$ ) with the  $R^2$  test result value of 0.410 which means that it shows that the interest (Y) of students in a career in Islamic Financial Institutions can be influenced by the variables of job opportunities, religiosity, and understanding of sharia accounting while the rest is influenced by other variables that are not included in this study.

3. The effect of understanding sharia accounting on students' interest in a career in Islamic Financial Institutions.

Based on the data obtained in the research that has been carried out by the researcher, it can be seen that there is an influence of understanding of sharia accounting (X3) on the interest (Y) of students in a career in Islamic Financial Institutions with a coefficient of 0.483 with a positive value with a significant value level of  $0.000 < 0.05$ , this shows that the understanding of sharia accounting (X3) has a significant influence on the interest (Y) of students in a career in Islamic Financial Institutions.

The results of this study are also evidenced by the results of the T (partial) test of the sharia accounting understanding variable (X3) in table 4.11 above which shows the results of  $t \text{ calculation} > t \text{ table}$ , where  $t \text{ calculation} (4.789) > t \text{ table} (1.980)$  with a significance value of  $0.000 < 0.05$ , so that from these results it can be known that  $H_0$  is rejected and  $H_a$  is accepted. From the results of the above data processing, it can be concluded that the variable of understanding of sharia accounting (X3) has an influence on the interest (Y) of students in a career in Islamic Financial Institutions. Based on table 4.13, it can be seen that the value of the determination coefficient ( $R^2$ ) with the  $R^2$  test result value of 0.410 which means that it shows that the interest (Y) of students in a career in Islamic Financial Institutions can be influenced by the variables of job

opportunities, religiosity, and understanding of sharia accounting while the rest is influenced by other variables that are not included in this study.

Based on the theory above and the results of the research above, it can be concluded that there is a significant influence on the variable of understanding of Islamic accounting (X3) on the variable of student interest (Y) in a career in Islamic financial institutions. Understanding of sharia accounting has a positive effect on career interest (Y) can increase students' interest in a career in Islamic financial institutions that are in accordance with students' understanding of Islamic accounting so that they can apply their knowledge by pursuing a career in Islamic financial institutions. That way it can cause a sense of urgency for a career in Islamic financial institutions.

4. The influence of job opportunities, religiosity, and understanding of Islamic accounting on students' interest in a career in Islamic Financial Institutions.

Based on the results of the F test that has been calculated, the value of F calculated and F of the table is  $28.380 > 2.68$  with a significance of  $0.00 < 0.05$  which proves that there is a simultaneous influence between job opportunities (X1), reliability (X2) and Sharia Accounting Understanding (X3) on students' interest (Y) in a career in Islamic Financial Institutions.

## Conclusion

Based on the results of the research, the following conclusions can be drawn:

1. There is a significant influence of the variable of job opportunities on students' interest in a career in Islamic Financial Institutions, with a calculated t value of  $1.985 > 1.980$  with a significance value of  $0.049 < 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted.
2. There was a significant influence of the religiosity variable on students' interest in a career in Islamic Financial Institutions, with a calculated t-value of  $2.066 > 1.980$  with a significance value of  $0.041 < 0.05$ , then  $H_0$  was rejected and  $H_a$  was accepted.
3. There was a significant influence of the variable of understanding of Islamic accounting on the interest of students to have a career in Islamic Financial Institutions, with a calculated t value of  $4.798 > 1.980$  with a significance value of  $0.000 < 0.05$ , then  $H_0$  was rejected and  $H_a$  was accepted.
4. Job Opportunities (X1), Religiosity (X2), and Understanding of Sharia Accounting (X3) have a combined effect on students' interest (Y) in a career in Islamic Financial Institutions with a significance value of  $0.000 < 0.05$  and F count  $28.380 > 2.68$ , then  $H_0$  is rejected and  $H_a$  is accepted. From the explanation above, it can be concluded that the variable Job Opportunity (X1) can be deduced.
5. Religiosity (X2), and Understanding of Sharia Accounting (X3) simultaneously have a positive effect on students' interest in a career in Islamic Financial Institutions.

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