

ANALYSIS OF THE INFLUENCE OF MOTIVATION, FINANCIAL REWARD, INTERNSHIP EXPERIENCE, AND JOB MARKET CONSIDERATION ON CAREER INTEREST IN ISLAMIC FINANCIAL INSTITUTIONS (STUDY ON SHARIA BANKING STUDENTS IN SEMARANG CITY).**Rosalia Putri Puspitasari¹, Muhammad Asrori², Nur Maziyah Ulya³**¹Accounting Department, Politeknik Negeri Semarang, Indonesia¹Accounting Department, Politeknik Negeri Semarang, Indonesia³Accounting Department, Politeknik Negeri Semarang, IndonesiaCorresponding Author E-mail: rosaliappuspitasari@gmail.com

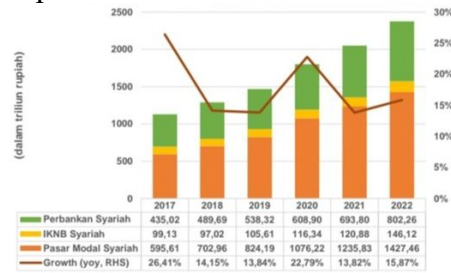
Abstract: This study aims to analyze the significance of the effect of motivation, financial rewards, internship experience, and job market considerations on career interest at Islamic Financial Institutions on sharia banking students in Semarang City both simultaneously and partially. The population in this study were all students of the sharia banking study program in Semarang City. The sample used in the study 100 respondents who were selected using purposive sampling technique. The data used in this study are primary data obtained through the dissemination of questionnaires. The analysis model used in this study is a multiple linear regression analysis model, while the analysis technique uses a statistical test F, a coefficient of determination test (R^2), and a statistical test t that is processed using the SPSS 25.00 program. The result of proving the hypothesis and discussion show that motivation, financial rewards, internship experience, and job market considerations simultaneously have a significant effect on career interest in Islamic Financial Institutions on sharia banking students in Semarang City. Partially, motivation has a positive and significant effect, financial reward has a negative but significant effect, internship experience has a positive and significant effect, and job market considerations has a positive but not significant effect on career interest in Islamic Financial Institutions on sharia banking students in Semarang City.

Keywords: Career Interest, Motivation, Financial Reward, Internship Experience, and Job Market Consideration.

INTRODUCTION

Islamic financial institutions were established with the aim of promoting and developing the application of Islamic principles, sharia and its traditions into financial transactions and tied businesses. The development of Indonesia's sharia financial services sector consists of three sub-sectors, namely Sharia Banking, the Sharia Non-Bank Financial Industry (IKNB), and the Sharia Capital Market. Indonesia's total Islamic financial assets (excluding Islamic stocks) as of 2022 were able to grow to Rp 2,375.84 trillion or USD 151.03 billion. The development of Indonesia's Islamic financial sector can be seen from the increase in total assets owned from 2017 to 2022. The development can be seen in Figure 1.

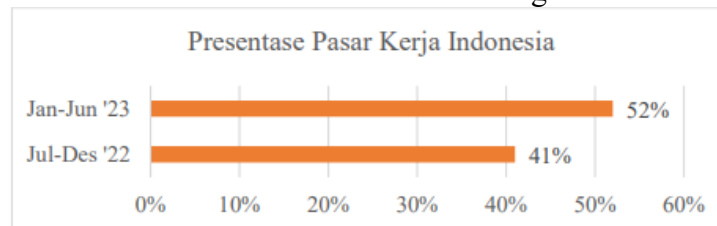
Figure 1.
 Development of the Islamic Finance Industry



Source: Otoritas Jasa Keuangan, 2023.

Along with the rapid development and growth of Islamic banks, the prospect of the employment market in Indonesia is also increasing. A survey conducted by Jobstreet (2023), states that the majority of Indonesian companies are optimistic about hiring in the 2nd half of 2022 with 41% of companies opining that the job market will be more active in the next 6 months, the number rises to 52% for the job market outlook of the 1st half of 2023. This is certainly a great opportunity for applicants to be able to work in the industry, especially the Islamic finance industry. Companies' confidence in the Indonesian job market can be seen in Figure 2.

Figure 2.
 Indonesia Labor Market Percentage Chart



Source: Outlook Rekrutmen, Compensation, and Benefit, 2023.

Over time with the continued development of Islamic finance, human resources are very influential to achieve the goals that have been set. At this time, graduates of conventional economics are still preferred and given training in Islamic economics compared to graduates of Islamic economics. Based on data from Bank Indonesia, Islamic banking human resources who have an educational background in Islamic banking are only 10% while the remaining 90% have a conventional background which is then given brief training on Islamic banking (www.metrotvnews.com). Of course, this condition significantly affects the productivity and professionalism of Islamic banking or Islamic financial institutions themselves.

RESEARCH PURPOSES

This study aims to analyze and obtain empirical evidence regarding the direction and significance of the influence of motivation, financial reward, internship experience, and job market consideration simultaneously or partially on career interest at Islamic Financial Institutions on sharia banking students in Semarang City.

LITERATURE REVIEW

1. Career Interest

According to Djameludin Ancok (1987: 13), a person's interest in choosing a type of

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work is essential for a person's success in their work. Interest in a job career can give a feeling of pleasure, attraction and strong attachment to all activities caused and will try to realise the job. Some indicators used in measuring employee performance variables refer to Slameto's research (2010: 182), namely attention, motive, and interest.

2. Motivation

Motivation according to Purba, et al., (2023: 122) is a set of attitudes and beliefs that persuade people to take certain actions in accordance with their personal goals. Motivation is the main factor to motivate individuals both consciously and unconsciously to move to achieve certain goals. When an employee has self-motivation in a career, he will devote all his potential to complete his work. Several indicators used in measuring motivation variables refer to Nuggrahini's research (2022), namely quality motivation, career motivation, economic motivation, social motivation.

3. Financial Reward

Financial reward according to Catio (2020: 7) is a reward for services provided by the company, either directly or indirectly to employees in the form of money. Financial rewards are basically believed by most companies to be the main factor used to attract and satisfy employees. Several indicators used in measuring financial reward variables refer to Bangun's research (2012), namely salary, compensation, benefits.

4. Internship Experience

According to Diah Rosyani in Mustari (2021) internship experience is a lesson that a person learns from the events he has experienced due to participating in an internship at an organization. With the internship experience, students can get a direct picture of the world of work. Several indicators used in measuring internship experience variables refer to Ismiarif's research (2023), namely length of internship time and refer to Mustari's research (2021) namely knowledge and skill level, mastery of work and equipment.

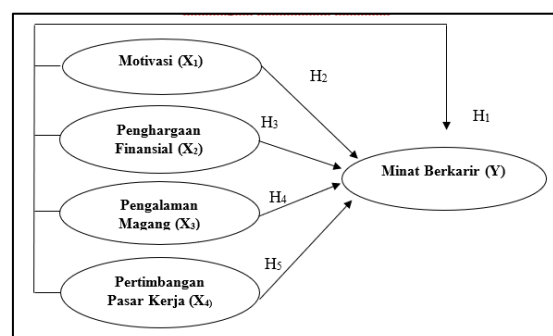
5. Job Market Consideration

According to Suindari (2018) the labor market is a means or forum for coordinating meetings between job seekers and companies that require labor. The wider the job market offered by a company, the greater the interest of students to have a career there. Several indicators used in measuring job market consideration variables refer to Handayani's research (2021), namely job security, ease of employment, jobs that are easy to obtain, promotion opportunities.

Based on the description and explanation above, the framework in this study can be seen in Figure 3.

Figure 3.

Research framework



Framework : Kasmiri dan Karima (2022); Nasution (2021); Rafiq dan Mia (2020); Ismaulina dan

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Rahmayani (2023); Welly, *et al.*, (2022); Khaidir, *et al.*, (2021); Lestari dan Millenia (2022); Ellisabet dan Sinanrti (2020); Mauri, *et al.*, (2022), Welly, *et al.*, (2022); Agustini, *et al.*, (2020)..

RESEARCH METHODOLOGY

The research design used in this research is quantitative causality research. The primary data used in this study were obtained from direct respondents' answers to the questionnaires distributed to sharia banking students in Sematang City. The secondary data used in this study were obtained from research journals, and reference books. Data collection methods used in this study were questionnaires, interviews, and literature study. The population in this study were all students of the sharia banking program studi in Semarang City. The number of samples in this study were 100 respondents. The sampling technique used in this research is saturated sampling approach. In this study using multiple linear regression analysis model.

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RESULTS AND ANALYSIS

1. Validity & Reliability Test Results

Table 1.
Validity and Reliability Test Results

Variable	Nunbe of Questions	Value Range		Descript ion	Statistical Test		
		r value	r table		<i>Cronbach's Alpha</i>	Minimum Standard	Description
Career Interest (Y)	5	0,652 – 0,812	0,1966	Valid	0,797	0,50	Reliabel
Motivation (X ₁)	5	0,666 - 0,838	0,1966	Valid	0,793	0,50	Reliabel
Financial Reward (X ₂)	5	0,736 – 0,802	0,1966	Valid	0,820	0,50	Reliabel
Internship Experience (X ₃)	5	0,646 – 0,742	0,1966	Valid	0,756	0,50	Reliabel
Job Market Consideration (X ₄)	5	0,717 – 0,854	0,1966	Valid	0,856	0,50	Reliabel

Source: Processed primary data, 2023.

2. Multiple Linear Regression Test Results

Table 2.
Multiple Linear Regression Test Results

Coefficients^a						
Model		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	t	Sig.
		B	<i>Std. Error</i>	Beta		
1	(Constant)	5,173	1,279		4,045	0,005
	Motivation	0,157	0,077	0,201	2,032	0,045
	Finansial Reward	-0,186	0,060	-0,258	-3,071	0,003
	Internship Experience	0,650	0,064	0,715	10,213	0,000
	Job Market Consideration	0,129	0,70	0,181	1,836	0,069

a. *Dependent Variable: Career Interets*

Source: Processed primary data, 2023.

Based on the table above, the multiple linear regression equation can be compiled as follows:
 Career Interest = 5,173 + 0,157 Motivation – 0,186 Financial Reward + 0,650 Internship Experience + 0,129 Job Market Consideration

Based on the multiple linear regression equation, it can be interpreted as follows:

1. A constant of = 5,173
 This shows that if the variables of motivation, financial reward, internship experience, and job market consideration are constant, then the value of career interest is 5,173.
2. Motivation Regression Coefficient = 0,157
 Each increase in the motivation variable by one unit will have an impact on increasing career interest 0,157. This shows that the motivation variable has a positive effect on career interest at Islamic Financial Institutions on sharia banking students in Semarang City.
3. Financial Reward Regression Coefficient = -0,186
 Each increase in financial reward variable by one unit will have an impact on increasing career interest -0,186. This shows that the financial reward variable has a negative effect

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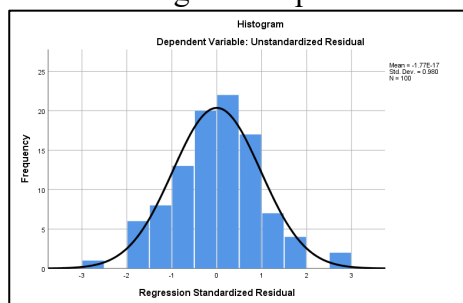
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on career interest at Islamic Financial Institutions on sharia banking students in Semarang City.

4. Internship Experience Regression Coefficient = 0,659
Each increase in the internship experience variable by one unit will have an impact on increasing career interest 0,650. This shows that the internship experience variable has a positive effect on career interest at Islamic Financial Institutions on sharia banking students in Semarang City.
5. Job Market Consideration Regression Coefficient = 0,129
Each increase in the job market consideration variable by one unit will have an impact on increasing career interest 0,129. This shows that the job market consideration variable has a positive effect on career interest at Islamic Financial Institutions on sharia banking students in Semarang City.

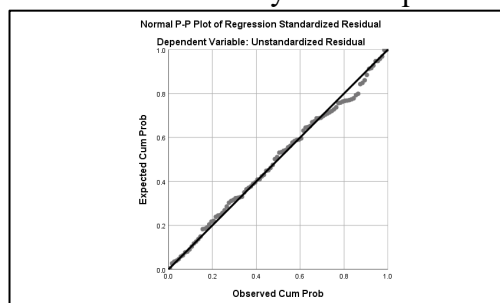
3. Normality Test

Figure 4.
Histogram Graph



Source: Processed primary data, 2023.

Figure 5.
Normal Probability Plot Graph



Source: Processed primary data, 2023.

Furthermore, the results of statistical tests using the Kolmogorov-Smirnov test can be seen in Table 3.

Table 3.
Kolmogorov-Smirnov Non-Parametric Test Results

<i>One-Sample Kolmogorov-Smirnov Test</i>		
		<i>Unstandardized Residual</i>
N		100
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	1.62666694
<i>Most Extreme Differences</i>	<i>Absolute</i>	.067
	<i>Positive</i>	.067
	<i>Negative</i>	-.032
<i>Test Statistic</i>		.067
<i>Asymp. Sig. (2-tailed)</i>		.200 ^{c,d}

Source: Processed primary data, 2023.

Based on the results of the One-Sample Kolmogorov-Smirnov statistical test in Table 3. it can be seen that the significance value of 0.200 is greater than 0.05. This shows that the data in this study are normally distributed.

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4. Classical Assumption Test

- Multicollinearity Test

Table 4.
Multicollinearity Tolerance and VIF Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Motivation	0,348	2,870
	Finansial Reward	0,477	2,095
	Internship Experience	0,700	1,429
	Job Market Consideration	0,351	2,846

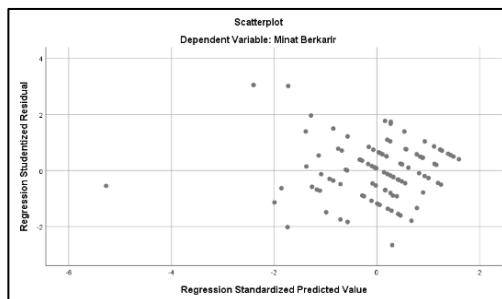
a. *Dependent Variable: Career Interets*

Source: Processed primary data, 2023.

Based on Table 6. it is known that the tolerance value has a value of more than 0.10, and the VIF value is less than 10. Thus there is no multicollinearity between the independent variables in the regression model.

- Heteroscedasticity test

Figure 6.
Scatterplot Test Results



Source: Processed primary data, 2023.

Table 5.
Glejser Test Results

Coefficients ³			
Model		t	Sig.
1.	(Constant)	3,550	0,001
	Motivasi	-0,133	0,894
	Penghargaan Finansial	-0,226	0,822
	Pengalaman Magang	-1,632	0,106
	Pertimbangan Pasar Kerja	-0,196	0,845

a. *Dependent Variable: Abs Res*

Source: Processed primary data, 2023.

Figure 6. Shows that in this study there are no symptoms of heteroscedasticity because the points on the scatterplot are randomly distributed and spread above and below the number 0 (zero) on the Y axis.

Based on Table 5. it can be seen that all independent variable t values are smaller than t table (1,985). So it can be concluded that the regression model does not have symptoms of heteroscedasticity.

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- Linearity Test

Table 6.
Linearity Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.821 ^a	0,674	0,660	1,118	1,792
a. Predictors: (Constant), Job Market Consideration, Internship Experience, Finansial Reward, Motivation.					
b. Dependent Variable: Career Interest					

Source: Processed primary data, 2023.

Based on the summary model output in Table 6, it shows that the DW value is 1.792. This value will be compared with the table value, where number of samples (n) = 100 and the number of independent variables (k) = 4, then in the table Durbin-Watson table will obtain a value of $dl = 1.5922$. Because the Durbin Watson value (DW) value is more than dl of $1.792 > 1.5922$, then the model estimation results do not occur. positive autocorrelation (positive autocorrelation occurs if d value $< dl$) so it can be said that the resulting estimate is a linear model. This means that the model estimate fulfills the Best Linear Unbiased Estimator (BLUE) assumption. (Sulistiyorini, 2017: 89-90).

5. F Statistical Test

Table 7.
Statistical Test Results F

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	245,447	4	61,362	49,092	.000 ^b
	Residual	118,744	95	1,250		
	Total	364,191	99			
a. Dependent Variable: Career Interest						
b. Predictors: (Constant), Job Market Consideration, Internship Experience, Finansial Reward, Motivation.						

Source: Processed primary data, 2023.

Proof of hypothesis 1 (one) is carried out by the F test. Based on Table 7. obtained F value = $49,092 > F$ table = $2,47$ or significance = $0.000 < 0.05$, which means that there is a significant influence between the variables of motivation, financial reward, internship experience, and job market consideration on career interest.

6. Coefficient of Determination Test Results (R²)

Table 8.
Test Results for the Coefficient of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	0,674	0,660	1,118
a. Predictors: (Constant), Job Market Consideration, Internship Experience, Finansial Reward, Motivation.				
b. Dependent Variable: Career Interest				

Source: Processed primary data, 2022.

Based on the test results for the coefficient of determination in Table 8, the Adjusted R Square value is 0.660 or 66%. This means that the variables of compensation, work environment, leadership style and organizational culture contribute to the influence of

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employee loyalty by 66%. While the remaining 334% is influenced by other variables not examined in this study.

7. t Statistical Test

The t-statistic test aims to determine the effect of each independent variable partially on the dependent variable. The results of the t statistical test in this study can be seen in Table 9.

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Tabel 9.
t Statistical Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,173	1,279		4,045	0,005
	Motivasi	0,157	0,077	0,201	2,032	0,045
	Penghargaan Finansial	-0,186	0,060	-0,258	-3,071	0,003
	Pengalaman Magang	0,650	0,064	0,715	10,213	0,000
	Pertimbangan Pasar Kerja	0,129	0,70	0,181	1,836	0,069

a. *Dependent Variable:* Minat Berkarir

Source: Processed primary data, 2023.

Based on Table 11, it is obtained t count for the motivation variable = 2,032 > t table = 1,985 or significance = 0.045 < 0.05, which means that there is a significant effect between partial motivation on career interest, then t count for financial reward variables = - | 3,071 | > t table = 1,985 or significance = 0.003 > 0.05 which means that there is a significant influence between the financial reward partially on career interest, and the resulting t count for the internship experience variable = 10,213 > t table = 1,985 or significance = 0,000 < 0.05 which means that there is a significant effect between internship experience partially on career interest, and the resulting t count for job market consideration variable = 1,836 < t table = 1,985 or significance = 0.069 > 0.05 which means there is no significant influence between job market consideration partially on employee loyalty.

CONCLUSION

Based on the results of the research that has been done, the following conclusions are obtained: (1) motivation, financial reward, internship experience, and job market consideration simultaneously have a significant effect on career interest, (2) motivation partially has a significant effect on career interest, (3) financial reward partially has a significant effect on career interest, (4) internship experience partially has a significant effect on career interest, (5) job market consideration partially has no significant effect on career interests. Suggestions for further research are to conduct further research using other variables that affect career interest at Islamic Financial Institutions on sharia banking students in Semarang City.

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