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THE INFLUENCE OF ISLAMIC BANKING KNOWLEDGE AND JOB OPPORTUNITY PERCEPTIONS ON CAREER INTEREST IN ISLAMIC BANKING (A Case Study Ofislamic Banking Students At Universitas Islam Malang)

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ABSTRACT
This study aims to analyze the influence of Islamic banking knowledge and job opportunity perception on students' career interest in Islamic banking. The research was conducted among active students of the Islamic Banking Study Program at the Islamic University of Malang, using a correlational quantitative approach. The sampling technique used was purposive sampling, involving 106 respondents who had taken courses related to Islamic banking. Data were collected through questionnaires and analyzed using multiple linear regression with the help of SPSS software. The results show that both Islamic banking knowledge and job opportunity perception have a positive and significant effect on career interest in Islamic banking, both simultaneously and partially. These findings indicate that enhancing students' understanding of Islamic banking principles and practices, along with their perception of promising career prospects in the industry, can encourage their interest in pursuing careers in this sector.

Keywords: Islamic Banking Knowledge, Job Opportunity Perception, Career Interest, Islamic Banking, Students

INTRODUCTION

The Islamic banking sector has experienced significant growth over the past few decades and has become an important pillar in supporting global financial stability and inclusion. Indonesia, as the country with the largest Muslim population in the world, holds great potential for the development of the Islamic finance industry. According to data from the Financial Services Authority (OJK, 2023), the total assets of Islamic banking in Indonesia reached IDR 767.9 trillion, consisting of 14 Islamic Commercial Banks (BUS), 20 Islamic Business Units (UUS), and 163 Islamic Rural Banks (BPRS). In addition, the market share of Islamic banking has reached 7.08% of the total assets of the national banking industry, reflecting the sector's substantial contribution to Indonesia's economy.

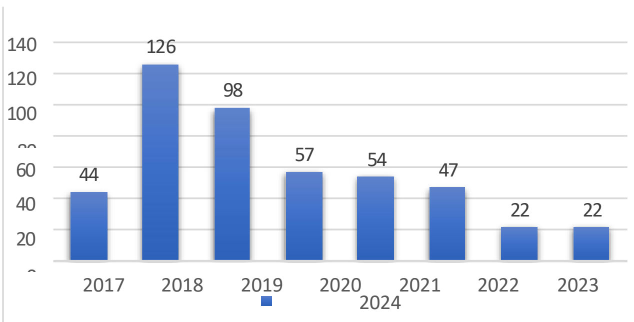

Figure 1. Number of Students in the Islamic Banking Study Program
Source: Cohorts 2017–2023

The table shows the number of students enrolled in the Islamic Banking Study Program at Universitas Islam Malang, illustrating the program's relevance to the Islamic banking sector. The rapid development of Islamic banking creates significant opportunities for the younger generation, particularly students, to engage professionally in this sector. The demand for human resources who not only master technical aspects but also understand Sharia values is increasing. In this regard, higher education, particularly the Islamic Banking Study Program, plays a strategic role in preparing graduates who are competent, possess integrity, and are capable of competing in a labor market based on Islamic values. Universitas Islam Malang, as one of the institutions offering an Islamic Banking Study Program, has designed a curriculum that integrates both theory and practice of Islamic finance in response to industry needs.

Nevertheless, the reality in the field shows that students' interest in pursuing a career in the Islamic banking sector has not yet matched the industry's development. Although the number of Islamic banking students is quantitatively significant, this does not necessarily reflect their readiness or willingness to directly enter the industry. One of the main factors identified is the low level of students' knowledge regarding the system and principles of Islamic banking, as well as their limited understanding of available career prospects and opportunities. Such limited knowledge may influence students' confidence and attitudes toward this sector as a viable and sustainable career choice. In addition, perceptions of job opportunities also play an important role in shaping career interest. Students tend to consider sectors that they perceive as offering clear career paths, job stability, and a balance between spiritual and professional values. Previous studies (Nurhayati et al., 2023; Aprilia & Hakim, 2022) indicate that perceptions of job opportunities, including compensation and professional development, have a significant influence on students' decisions to pursue a career in the Islamic industry.

Thus, both Islamic banking knowledge and perceptions of job opportunities are two main factors that are strongly suspected to influence students' career interest in this sector. This is supported by the study of Nurfuadi et al. (2023), which shows that knowledge and religiosity variables contribute 46.7% to career interest. Therefore, it is essential to empirically examine how these two variables affect students' interest, particularly in the Islamic Banking Study Program at Universitas Islam Malang. This study aims to analyze both simultaneously and partially the effect of knowledge and perceptions of job opportunities on students' career interest. The results of this study are expected to provide insights for educational institutions in developing curricula that are relevant to the needs of the Islamic finance industry, while also serving as a reference for the banking sector in mapping the potential of young human resources who are ready to enter a Sharia-based labor market.

LITERATURE REVIEW

Islamic Banking Knowledge

Islamic banking knowledge refers to an individual's understanding of the system, principles, and operations of financial institutions that are based on Islamic law (Muslihati, 2023). This system prohibits the practice of riba (interest), gharar (uncertainty), and maysir (speculation) in financial transactions (Ismail, 2017). In practice, Islamic banking applies several contracts (akad) such as mudharabah (profit-sharing), musyarakah (partnership), murabahah (sale and purchase), and ijarah (leasing) as financial instruments (Muslihati, 2023). Legally, Islamic banks in Indonesia operate under Law Number 21 of 2008 on Islamic Banking (Judisseno, 2022). Moreover, Islamic principles are reinforced by DSN-MUI fatwas and supervised by OJK and the Sharia Supervisory Board in each institution (Ismail, 2017). According to Ipada (2022), the indicators of Islamic banking knowledge include understanding of legal foundations, (1) profit-sharing system, (2) prohibition of riba, (3) differences with conventional banks, and (4) types of sharia contracts applied.

Perception of Job Opportunities

Perception is an individual's response or interpretation of stimuli received through the senses, which is then processed based on personal experience, knowledge, and beliefs

(Said & Iskandar, 2020). In the context of job opportunities, perception reflects how individuals evaluate a certain sector in providing decent employment opportunities (Vranciska, 2023). This perception includes factors such as job availability, job security, career flexibility, opportunities for development, and chances of promotion (Setianto & Harahab, 2020). Sukirno (2000) further explained that job opportunities are influenced by labor demand and the current labor market conditions. Therefore, a positive perception of job opportunities in the Islamic banking sector can encourage students to consider it as a promising career choice. According to Setianto & Harahab (2020), the indicators of job opportunity perception include: (1) job availability, (2) job security, (3) career flexibility, (4) opportunities for development, and (5) chances of promotion.

Career Interest

Career interest is a person's psychological tendency to be attracted, pay attention to, and engage in a particular field of work that is considered consistent with their values and goals (Erdiyanti et al., 2021). Interest is not only based on liking but also involves motivation and drive to pursue a particular career (Wakhinuddin, 2020). According to Slameto (2013), the indicators of career interest include: (1) attraction, (2) attention, (3) motivation, and (4) knowledge. In this context, students' interest in pursuing a career in Islamic banking emerges when they feel aligned with its values, understand the field, and see suitable job prospects.

Based on the theories explained above, it can be concluded that Islamic banking knowledge plays an essential role in shaping students' understanding of the system, principles, and practices of Islamic-based banking. This knowledge forms the foundation for fostering students' attraction and confidence to choose this sector as a career option. The higher a person's level of understanding of a field, the greater the possibility of developing an interest in pursuing a career in that field.

HYPOTHESIS

Meanwhile, perception of job opportunities reflects how students view their career prospects in the Islamic banking sector, ranging from job availability and job security to opportunities for growth. A positive perception of career prospects in a sector will increase students' interest in pursuing a career in that field. H1: There is a positive and significant influence of Islamic banking knowledge and perceptions of job opportunities on career interest in Islamic banking among students of the Islamic Banking Study Program at Universitas Islam Malang. H2: There is a positive and significant influence of Islamic banking knowledge on career interest in Islamic banking among students of the Islamic Banking Study Program at Universitas Islam Malang. H3: There is a positive and significant influence of perceptions of job opportunities on career interest in Islamic banking among students of the Islamic Banking Study Program at Universitas Islam Malang.

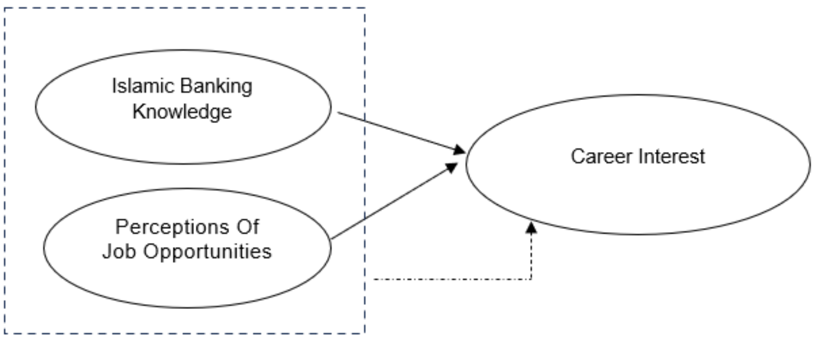

Figure 1. Conceptual Framework
Source: Processsed Data (2025)

METHODS

Population and Sample

This study employs a quantitative correlational approach. The data used are primary data obtained through the distribution of questionnaires. The population of this study consists of all active students of the Islamic Banking Study Program at Universitas Islam Malang, totaling 145 students. The sampling technique used is purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives. The sample size was determined using the Slovin formula, resulting in 106 respondents considered representative of the population.

RESULTS

Simultaneous Test (F-Test)

Based on the table above, the calculated F-value of 38.981 is greater than the F-table value of 3.084, with a significance level of 0.001 (< 0.05). This indicates that simultaneously, the independent variables (X1 and X2) have a significant influence on the dependent variable (Y).

Table 1. Simultaneous Test (F-Test)

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	242.299	2	121.150	38.981	<.001[b]
	Residual	320.116	103	3.108		
	Total	562.415	105			

Source: Output SPSS (2025)

Coefficient of Determination (R^2):

The coefficient of determination (R^2) is used to measure the extent to which the independent variables can explain the variation in the dependent variable, with R^2 values ranging from 0 to 1. Based on the table above, the Adjusted R-Square value is 0.420, which means that 42% of the variation in career interest in Islamic banking (Y) can be explained by the variables of Islamic banking knowledge (X1) and perception of job opportunities (X2). Meanwhile, the remaining 58% is influenced by other factors outside this research model.

Table 2. Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.656[a]	.431	.420	1.763

Source: Output SPSS (2025)

Uji Parsial (t) Partial Test (t-test):

The partial test (t-test) is used to determine the effect of each independent variable on the dependent variable individually. This test uses a significance level of 10% (0.1). An independent variable is considered to have a significant partial effect if the Sig. value < 0.05 or the calculated t-value > the t-table value (Ghozali, 2013: 98).

Table 3. Partial Test (t-test)

Model		Unstandardized B	Coefficients Std. Error	t	Sig
1	(Constant)	9.362	1.876	4.989	<.001
	Islamic Banking Knowledge	.288	.066	4.353	<0.001
	Perception of Job Opportunities	.241	.049	4.949	<.001

Source: Output SPSS (2025)

Based on the table above, the calculated t-value for X1 is 4.353 and for X2 is 4.949, with significance values of 0.001 (< 0.05). Since both calculated t-values are greater than the t-table value (1.659), this indicates that, partially, both X1 and X2 have a significant effect on the dependent variable (Y).

Discussion Results

The results of this study indicate that Islamic banking knowledge has a positive and significant effect on students' career interest. This finding is consistent with previous studies by Sulistiyowati & Hakim (2021), Irma & Hakim (2022), and Islamiyah & Hakim (2024), which concluded that the higher the level of students' understanding of Islamic banking systems, principles, and practices, the stronger their tendency to pursue a career in this sector.

This relationship can be explained through Holland's Career Theory, which posits that an individual's career interest is shaped by the degree of congruence between personal characteristics and the work environment. In this context, students who possess a comprehensive understanding of Islamic banking are more likely to perceive an alignment between their personal values—particularly Islamic ethical principles—and the moral foundations that underpin the Islamic banking system. Such congruence fosters intrinsic motivation and strengthens emotional attachment to pursuing a career in this field. Furthermore, knowledge enhances students' self-efficacy, or their confidence in their professional competence. Students with sufficient knowledge of Islamic financial products, operational mechanisms, and Sharia compliance tend to develop a stronger sense of readiness to enter the workforce. Consequently, Islamic banking knowledge does not only expand cognitive understanding but also contributes to the formation of a clear career identity and reduces uncertainty in career decision-making.

The findings also demonstrate that job opportunity perception has a positive and significant influence on students' career interest. This is consistent with the research conducted by Hardiani & Safarida (2022), Adelina (2023), and Aviecenna (2023), who found that positive perceptions of job availability, career stability, and professional growth opportunities in the Islamic banking sector increase students' motivation to pursue careers in this field. According to Holland's Career Theory, an individual's perception of a work environment influences the extent to which they perceive compatibility between their personality and potential career settings. Students who view Islamic banking as an industry that provides stable career prospects, professional development opportunities, and ethical work environments are more likely to perceive this sector as congruent with their career aspirations and values. This perception strengthens their career interest because they see Islamic banking not only as a financially rewarding field but also as one that enables the integration of Islamic values into professional life. Moreover, the rapid growth of the Islamic finance industry in Indonesia reinforces students' confidence that this sector offers promising career opportunities. A positive perception of job security, professional advancement, and alignment with Islamic values serves as a key driver that sustains students' long-term interest in Islamic banking careers.

The simultaneous influence of Islamic banking knowledge and job opportunity perception on students' career interest indicates that cognitive and perceptual factors interact in shaping career decisions. This finding supports prior studies by

Adelina (2023) and Islamiyah & Hakim (2024), which found that both variables jointly contribute to the development of students' interest in pursuing careers in Islamic banking. Based on Holland's Career Theory, these two factors contribute to the creation of person environment fit. Knowledge serves as the cognitive component that helps students understand the values, systems, and operational frameworks of Islamic banking, while job opportunity perception functions as the perceptual component that shapes how students evaluate the attractiveness and prospects of the industry. When both aspects align, students develop stronger psychological readiness and a greater sense of belonging to the Islamic banking profession. From a practical standpoint, these findings emphasize the importance of collaboration between higher education institutions and the Islamic finance industry in enhancing students' knowledge and shaping positive perceptions of career opportunities. Universities can implement internship programs, industry guest lectures, professional training, and curriculum alignment with industry needs to strengthen students' competencies and career orientation. These initiatives can help produce graduates who are not only knowledgeable and skilled but also uphold Islamic ethical values consistent with the principles of the Islamic banking sector.

CONCLUSION

This study concludes that knowledge of Islamic banking and perceptions of job opportunities have a positive and significant effect, both partially and simultaneously, on students' career interest in Islamic banking. Nevertheless, this research is limited to respondents from the Islamic Banking Department at the University of Islam Malang and only examines two variables, which makes the findings less generalizable. Future studies are recommended to expand the scope of respondents across different universities and include additional variables such as religiosity, family environment, and motivation to provide a more comprehensive understanding of the factors influencing students' career interest.

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