

Beyond The Intention of Generation Z to Work at Islamic Banks: Case of Universitas Islam Negeri Antasari and Universitas Lambung Mangkurat Students

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ABSTRACT

This study examines the influence of learning motivation, perception of Islamic banks, and religiosity on students' interest in careers in Islamic banks. The research was conducted at Antasari State Islamic University and Lambung Mangkurat University with 100 respondents selected using purposive sampling. Data were collected through a Likert scale questionnaire and analyzed using SPSS with multiple linear regression. The results of the study showed that religiosity had a significant influence on career interest in Islamic banks, while learning motivation and perception of Islamic banks partially did not show a significant influence. However, simultaneously, these three variables have a significant influence on career interest with a contribution of 69.1%. These findings show that religiosity is a decisive factor in shaping students' career preferences, as well as indicating the need for Islamic banks to adjust branding strategies and work policies to attract the interest of Generation Z.

Penelitian ini mengkaji pengaruh motivasi belajar, persepsi terhadap bank syariah, dan religiusitas terhadap minat mahasiswa dalam berkarir di bank syariah. Penelitian dilakukan di Universitas Islam Negeri Antasari dan Universitas Lambung Mangkurat dengan melibatkan 100 responden yang dipilih menggunakan metode purposive sampling. Data dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan SPSS dengan regresi linier berganda. Hasil penelitian menunjukkan bahwa religiusitas memiliki pengaruh signifikan terhadap minat berkarir di bank syariah, sedangkan motivasi belajar dan persepsi terhadap bank syariah secara parsial tidak menunjukkan pengaruh yang signifikan. Namun, secara simultan, ketiga variabel ini memiliki pengaruh signifikan terhadap minat berkarir dengan kontribusi sebesar 69,1%. Temuan ini menunjukkan bahwa religiusitas merupakan faktor penentu dalam membentuk preferensi karir mahasiswa, serta mengindikasikan perlunya bank syariah menyesuaikan strategi branding dan kebijakan kerja untuk menarik minat generasi Z.

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Introduction

Employee recruitment at Islamic banks is increasingly competitive in line with the development of the Islamic finance industry in Indonesia. From the 14 Islamic commercial banks we observed, only Bank Victoria Syariah consistently prioritized graduates from banking and law programs (Bank Victoria Syariah, 2024). Other banks, such as Bank Tabungan Pensiun Syariah, Bank Syariah Indonesia, Bank Bukopin Syariah, Bank Muamalat, and BCA Syariah, did not restrict candidates based on their major, except for IT positions (Bank KB Bukopin Syariah, 2024; Bank Muamalat, 2024; Bank Syariah Indonesia, 2024; BCA Syariah, 2024; BTPN Syariah, 2024). Graduates from economy programs did not receive any special privileges when applying to Islamic banks. Even though their academic background is more relevant to Islamic banking, they still face tough competition from graduates of other fields. They must work just as hard to secure a position in these banks, as the competition remains wide open for all applicants. This shows that a relevant degree does not necessarily guarantee an advantage in securing a job in Islamic banks. Therefore, studying the career motivation of students in economy programs toward working in Islamic banks would be beneficial.

Research on the intentions of economy students to work in Islamic banks has not received much attention from scholars. Previous studies mainly focused on the turnover intentions of Islamic bank employees (Husniati et al., 2024; Milhem et al., 2024; Salahudin et al., 2019; Serhan et al., 2022; Soleman et al., 2020). Others explored job satisfaction among Islamic bank employees (Adawiyah et al., 2020; Aman-Ullah & Mehmood, 2023; Gheitani et al., 2019; Nasution & Rafiki, 2019; Restu et al., 2016). Studies involving students and Islamic banks have mostly examined the skills needed by the industry (Al-Shehab et al., 2021) and strategies to improve student competencies (Zakiy, 2021). Some studies looked at students' perceptions of Islamic banks (Maswood & Choudary, 2015) or their intentions to save or seek financing from these institutions (Basha et al., 2021; Nugraheni & Widyani, 2021). However, the specific intention of economy students to work in Islamic banks remains under-researched.

This study aims to examine the effect of learning motivation on students' interest in working at Islamic banks. It will also explore how students' perception of Islamic Banks influences their intention to pursue a career in this sector. In addition, the study will investigate the role of religiosity in shaping students' interest in working at Islamic banks. Each of these variables—learning motivation, perception of Islamic banks, and religiosity—will be analyzed separately to understand their partial effects. Furthermore, this research seeks to analyze the combined influence of learning motivation, perception of Islamic Banks, and religiosity on students' career intentions. By studying both the individual and simultaneous effects of these variables, this research aims to provide a comprehensive understanding of the factors that drive students' interest in working at this sector.

We hypothesize that economy students with strong learning motivation, a positive view of Islamic banks, and high religiosity will feel more confident and driven to work in Islamic banking. These factors likely increase their desire to contribute to sharia-compliant institutions. Their academic motivation pushes them to succeed. Their positive perception of Islamic banks matches their career goals. Their religious values strengthen their commitment to work in a sector that aligns with their beliefs. Together, these factors create a strong intention to work in Islamic banks. They see this career as a natural fit for their personal and academic background. This research contributes to understanding what

influences career choices in the Islamic banking sector. It also provides insights for both education and the industry, in which universities can align their academic programs with industry needs to prepare students for Islamic finance careers.

Literature Review

A. Intention to Work at Islamic Bank

Intention is a feeling of liking, attraction, attention, perseverance, effort, knowledge, skills, and behavior regulation, resulting from an individual's interaction with specific content or activities. Intention to work on a particular field is usually influenced by academic learning, knowledge domains, and specific fields of study, as it involves attention accompanied by a desire to learn more and prove further (Sari, 2019). Intention stems from emotions, manifesting as tendencies toward certain objects or people, which prompt specific actions or activities. Intention involves actions and willpower, which greatly influence behavior. Even if someone can learn something, without intention, they may struggle to engage emotionally in the learning process (Evinita & Kambey, 2022). Moreover, intention develops through constant attention and enjoyment of an activity, and also shapes decisions and basis for consideration (Slameto, 2015).

Several factors influence a person's intention. Motivation drives an individual to achieve something (Arru, 2020; Barton et al., 2018). This drive often comes from internal desire and encouragement from those around, like parents and teachers. Perception also influences intention, as it shapes how someone interprets and understands their surroundings. Personal attitudes, interests, and past experiences all affect perception. Cultural factors guide basic actions, and shape behavior patterns in individuals. Personality also matters, with aspects like age, lifestyle, and economic status influencing intentions. Social factors, including family and societal roles, impact how someone makes decisions. Psychological factors, such as learning and beliefs, influence how consumers form thoughts and take action. Religiosity shapes intentions, and reflects values of self-control and gratitude (Wijayanti et al., 2024). Lastly, knowledge impacts interest, as understanding more about something often leads to greater motivation to engage with it (Firmansyah, 2018; Miranda et al., 2017; Passaro et al., 2018). Hence, we propose that:

H1: Learning motivation, student's perception on Islamic bank, and religiosity simultaneously affect economy student's intention to work in Islamic banks

B. Learning Motivation

Motivation refers to the state that drives someone to take action to achieve a goal. It includes both internal and external factors. Internal motivation comes from within, such as desires, interests, hopes, and personal rewards (Subasno, 2019). It can be seen in a person's passion for their activities and their determination to succeed. External motivation comes from outside, like encouragement from family, friends, or society (Nursalam & Efendi, 2020). These external factors push individuals to keep going. A combination of both internal and external motivation helps students stay focused and persistent in completing their education (Isik et al., 2018). Students with high motivation often achieve better academic results, regardless of their entry scores or chosen major (Nugraha, 2024). McDonald (in Masni) explains that motivation involves energy

changes in a person, which leads to goal-oriented actions, such as studying hard to achieve high grades (Masni, 2017). Motivation drives behavior toward achieving personal goals.

Several studies have explored how motivation influences a person's career intentions. Chai et al., (2019) studied 305 nursing students in Shandong, China. They found that motivation to pursue a career in gerontological nursing fluctuated over time, with lower motivation in the first month of practice. Positive attitudes, reduced anxiety, and empathy improved motivation. Cao (2022) examined international students in Japan. Initial motivation before moving to Japan significantly influenced their decision to stay and work in Japan. The study showed that motivation and cultural experience impact career choices. Khalid et al. (2023) explored vocational students in Malaysia. They found that personal motivation encouraged students to continue their education in hospitality programs. Cseh-Papp et al., (2023) showed that students in Hungary were motivated by learning and knowledge acquisition when deciding to continue studies or work. Based on these studies, our hypothesis is:

H2: Economy students' learning motivation influences their intention to work in Islamic banks.

C. Student's Perception on Islamic Bank

Perception is the process by which individuals select, receive, organize, and interpret information from their environment. It refers to how people understand information based on their perspective. People often see the same thing differently, influenced by factors such as knowledge, feelings, experiences, and their mindset about a subject (Shiraev & Levy, 2020). Perception can be either positive or negative and functions like a mental file stored in the subconscious. This file surfaces when triggered by an event or stimulus. Several factors shape perception, including the surrounding environment, the information received over time, previous knowledge and experiences, and one's ability to sense and process information. For instance, a person who understands Islamic banking may be inclined to work there because they believe Islamic banks follow sharia principles. In essence, perception is a process of capturing and interpreting things through the senses and then evaluating them based on one's thinking (Wulandari & Subagio, 2015).

Several studies have explored the impact of perception on career intentions. Boğan et al. (2020) examined 474 hospitality students in Turkey and found that job attractiveness and person-organization fit positively influenced their intention to pursue careers in Muslim-friendly hotels. Negative perceptions of Muslim-friendly tourism reduced organizational attractiveness and job pursuit intention. Calma et al. (2019) reviewed 12 studies on nursing students' attitudes toward primary healthcare and found that negative perceptions of this sector lowered their intent to work in it. Yılmazdogan et al. (2015) analyzed 565 tourism students in Turkey and found a positive relationship between students' perceptions of corporate social responsibility (CSR) and their intent to work in the tourism sector. Lastly, Che et al. (2018) studied 1,462 nursing students in Malaysia, finding that positive attitudes towards older people significantly increased their intent to work with them. Based on these findings, our hypothesis is:

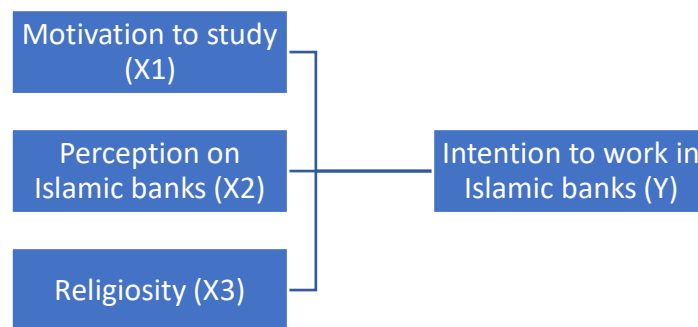
H3: Economy students' perceptions on Islamic banks influence their intent to work in the industry.

D. Religiosity

Religiosity refers to a person’s understanding, belief, and obedience to religious principles, which are reflected in their daily behavior (Sofanudin, 2020). It involves practicing values, rules, and obligations derived from one's faith. The concept of religiosity in Islam is grounded in tauhid or the belief in the oneness of God. This belief drives individuals to align their actions with divine teachings, not only in worship but in all aspects of life (Fathurrohman, 2019). Religiosity serves as a guide for moral behavior, and helps individuals differentiate between right and wrong. It represents the internalization of religious values, where a person’s actions, speech, and attitudes reflect their commitment to their faith. The more religious someone is, the more their life aligns with the teachings of their religion. This means that religiosity shapes ethical behavior and guiding personal decisions in daily life (Saifuddin, 2019).

Several studies have highlighted the influence of religiosity on career and purchase intentions. Afifi (2015) studied hotel management students in Egypt and found that religious affiliation and personal religiosity significantly impacted their decision to work in jobs involving alcohol, which is prohibited in Islamic law. Hamjah et al. (2015) surveyed 37 Islamic Studies academicians in Malaysia and discovered that religiosity helped alleviate work-related stress. Their findings suggests that strong religious beliefs influenced their career satisfaction. Siddiqui et al. (2024) examined 404 Muslim women in India and found that religiosity, along with cultural norms, drove their intention to work in tourism and hospitality. Kaur et al. (2023) conducted a meta-analysis and found that religiosity had a strong impact on consumer purchase intentions, especially for Halal products. Based on these findings, our hypothesis is:

H4: The level of religiosity among economy students influences their intention to work in Islamic banks.



Method

This research took place at Universitas Islam Negeri Antasari and Universitas Lambung Mangkurat. We chose students from these two faculties because they represent the largest universities in South Kalimantan. The goal was to examine whether their career interest aligns with the programs they study. We selected respondents using purposive sampling. The participants were 100 active students from both faculties, determined using the Slovin formula with a 10% margin of error, based on a population of 3,390 students.

We used a questionnaire as the data collection tool, using Likert scale from 1 (strongly disagree) to 5 (strongly agree). To measure motivation, we adopt Prasetyo (2017) and Zein (2019) using achievement, self-development, and career goals as indicators. Perception of

Islamic banks was measured by product superiority, complexity, and alignment with personal needs. Religiosity indicators included belief, practice, experience, and religious knowledge (Hasanah, 2019). Lastly, interest in working at Islamic banks was measured using internal drive, social factors, job interest, and career path opportunities (Perwitasari & Sutrisnanto, 2015; Zein, 2019).

We conducted data analysis using SPSS, starting with instrument test to check the validity and reliability of the data. A statement is considered valid if $r^{value} > r^{table}$. Then we conducted reliability test using Cronbach's Alpha, with a coefficient greater than 0.60 indicating that the questionnaire was reliable. Next, we conducted classical assumption tests to check the suitability of data for regression analysis. The normality test checked whether residuals followed a normal distribution, while multicollinearity was assessed through the Variance Inflation Factor (VIF) and tolerance values. A VIF below 10 and tolerance above 0.10 indicated no multicollinearity issues. Heteroskedasticity testing examined whether residual variances remained constant across observations. We used multiple linear regression analysis to determine the impact of motivation, perception of Islamic banks, and religiosity on the interest in working at Islamic banks. The regression equation included all three independent variables. We employed F-tests to evaluate the collective influence of variables and t-tests to assess individual impacts. The coefficient of determination (R^2) measured how much the independent variables explained the variance in the dependent variable, with values closer to 1 indicating stronger relationships.

Results

Table 1 shows the demographic distribution of the respondents. The majority of respondents are female, with 71 individuals making up 71% of the sample, while 29 males represent 29%. Most respondents come from the Islamic Banking major, totaling 37 people, or 37% of the sample. The second largest group is from Accounting major, with 31 respondents (31%). Other majors include Islamic Economy with 9 people (9%), Economics and Development Studies with 13 people (13%), and both Islamic Insurance and Management each contributing 5 respondents (5%). In terms of academic batch, most respondents belong to the 2020 cohort, with 52 students making up 52%. The 2021 and 2022 batches have an equal number of respondents, with 24 individuals (24%) in each group. This demographic data shows the dominance of female students and the popularity of the Islamic Banking major among respondents.

Table 1. Participant's Demographics

Aspect	Category	Total
Gender	Male	29
	Female	71
Major	Islamic Banking	37
	Islamic Economy	9
	Islamic Insurance	5
	Accounting	31
	Management	5

	Economics and Development Studies	13
Batch	2020	52
	2021	24
	2022	24

Source: Processed by Authors (2024)

The validity test compares the r^{value} with the r^{table} for a degree of freedom (df) = n-2, where n is the sample size of 100. The df equals 98, and at a significance level of 0.05, the r^{table} is 0.196. If the r^{value} is positive and $r^{value} > r^{table}$, the item is valid. If $r^{value} < r^{table}$, the item is invalid. Based on the results, all items for the variables—motivation (X1), perception of Islamic banks (X2), religiosity (X3), and interest in working (Y)—are valid because $r^{value} > r^{table}$ (0.196). The reliability test checks the consistency of the questions, using Cronbach's Alpha with a threshold of > 0.60 to determine reliability. The results show that the variables of motivation (X1), perception on Islamic banks (X2), religiosity (X3), and interest in working (Y) are reliable as the Cronbach's Alpha values are all greater than 0.60.

Table 2. Validity and Reliability Test

Variables and Items	Questions	Cronbach Alpha	r^{value}	Interpretation
X1	Motivation	0,930		Reliable
X1.1	I want to get a job that matches my educational background.		0,801	Valid
X1.2	I want my job to align with my interests and talents.		0,932	Valid
X1.3	I want to improve my ability to achieve success in my career.		0,872	Valid
X1.4	I am studying in the economics faculty to have clear career opportunities in the future.		0,912	Valid
X1.5	I want a job that provides additional income (outside of basic salary, such as bonuses and allowances).		0,903	Valid
X2	Perception on Islamic Bank	0,892		Reliable
X2.1	My college experience supports and helps me in pursuing a career in Islamic banking.		0,813	Valid
X2.2	I want the knowledge I have to be beneficial in my career in Islamic banking.		0,874	Valid
X2.3	I will feel satisfied if my desire to work in an Islamic bank is fulfilled.		0,733	Valid

X2.4	I want to work in an Islamic bank as a way to avoid interest (riba).	0,888	Valid
X2.5	I want to work in an Islamic bank because it uses Islamic principles in all transactions.	0,900	Valid
X3	Religiosity	0,901	Reliable
X3.1	I want to work in an Islamic bank because it operates in accordance with Islamic sharia principles.	0,842	Valid
X3.2	In my opinion, Islamic banks provide prayer facilities within their buildings and accommodate prayer times for employees.	0,824	Valid
X3.3	I always perform the five daily prayers.	0,751	Valid
X3.4	I avoid practices that are considered haram or not aligned with sharia principles in my work.	0,801	Valid
X3.5	I read books related to Islamic teachings.	0,739	Valid
X3.6	I feel happy with the activities or tasks that will be done at Islamic banks.	0,847	Valid
X3.7	I am interested in working in an Islamic bank due to my internal motivation.	0,763	Valid
Y	Intention to work at Islamic Bank	0,831	Reliable
Y1	I want to provide services that benefit the community.	0,790	Valid
Y2	In my opinion, working in an Islamic bank is one of the prestigious jobs.	0,887	Valid
Y3	In my opinion, working in an Islamic bank offers better career advancement opportunities.	0,913	Valid

Source: Processed by Authors (2024)

The normality test in this study aims to determine whether the data is normally distributed. The Kolmogorov-Smirnov method was used. If the significance value is > 0.05 , the residuals are normally distributed. If the significance is < 0.05 , they are not. The results show a sample size of 100 and a significance value of 0.78. Since $0.78 > 0.05$, the data in this study is normally distributed.

The multicollinearity test checks whether there is a relationship between independent variables in the regression model. This is done by looking at the tolerance and Variance Inflation Factor (VIF) values. If $VIF < 10$ or tolerance > 0.1 , there is no multicollinearity. The results show that motivation (X1) has a tolerance of 0.357 and VIF of 2.799, perception (X2) has a tolerance of 0.205 and VIF of 4.879, and religiosity (X3) has a tolerance of 0.215 and VIF of 4.649. Since all variables have tolerance > 0.1 and $VIF < 10$, multicollinearity does not occur.

The heteroscedasticity test checks if there is an unequal variance of residuals in the regression model. The Glejser test is used, with a significance value > 0.05 indicating no heteroscedasticity. The significance values for motivation (X1), perception (X2), and religiosity (X3) are 0.303, 0.577, and 0.372, respectively, all greater than 0.05. Therefore, the model does not experience heteroscedasticity.

Table 3. Classical Assumption Tests

Test	Variables	Significance/Tolerance/VIF	Interpretation
Normality	All Variables	0.78 ($p > 0.05$)	Normally Distributed
Multicollinearity	Motivation (X1)	Tolerance: 0.357, VIF: 2.799	No Multicollinearity
	Perception (X2)	Tolerance: 0.205, VIF: 4.879	No Multicollinearity
	Religiosity (X3)	Tolerance: 0.215, VIF: 4.649	No Multicollinearity
Heteroscedasticity	Motivation (X1)	0.303 ($p > 0.05$)	No Heteroscedasticity
	Perception (X2)	0.577 ($p > 0.05$)	No Heteroscedasticity
	Religiosity (X3)	0.372 ($p > 0.05$)	No Heteroscedasticity

Source: Processed by Authors (2024)

The multiple linear regression analysis aims to determine the effect of independent variables—learning motivation (X1), perception of Islamic banks (X2), and religiosity (X3)—on the interest in working at Islamic banks (Y). The resulting regression in Table 4 shows that equation is $Y = 0.503 + 0.104X1 + 0.124X2 + 0.235X3$, which shows positive relationships among the variables. A positive constant of 0.503 indicates that, without any changes in X variables, there remains a baseline positive influence on work interest (Y). The regression coefficients show that an increase of one unit in learning motivation raises work interest by 0.104, an increase in perception by 0.124, and an increase in religiosity by 0.235. Religiosity, with the highest coefficient, indicates the greatest influence on work interest in Islamic banks, followed by perception of Islamic banks and learning motivation.

Hypothesis testing uses both t-tests and F-tests to assess significance, both individually and collectively. The t-test results showed in table 4 indicate that only religiosity has a significant effect on work interest in Islamic banks, with a t-value of 4.230 exceeding the critical t-value (1.660) and a significance level below 0.05. The learning motivation and perception of Islamic banks do not show a significant individual effect, with t-values of 1.843 and 1.634, respectively, falling below the threshold. The F-test evaluates the simultaneous effect of the three independent variables on work interest. Results as showed in Table 4 indicates that the F-value of 74.686 exceeds the critical F-value of 2.70, with

significance below 0.05. These F-test results shows that all three independent variables collectively have a significant influence on work interest.

Table 4. Statistical Tests

Statistical Tests	Variables	Coefficient/ Value	Sign (α)	Interpretation
Multiple Linear Regression	Constant (α)	0.503	-	-
	Motivation (X1)	0.104	-	Positive
	Perception (X2)	0.124	-	Positive
	Religiosity (X3)	0.235	-	Positive
Hypothesis Testing (t-test)	Motivation (X1)	t = 1.843	Sig. = 0.068	Not significant
	Perception (X2)	t = 1.634	Sig. = 0.106	Not significant
	Religiosity (X3)	t = 4.230	Sig. = 0.000	Significant
Hypothesis Testing (F-test)	All Variables	F = 74.686	Sig. = 0.000	Significant
Coefficient of Determination (R^2)	Adjusted R^2	0.691	-	-

Source: Processed by Authors (2024)

The coefficient of determination (R^2) assesses the model's ability to explain the variance in the dependent variable. The Adjusted R^2 value in this study is 0.691, or 69.1%, as showed in Table 4, which indicate that learning motivation, perception of Islamic banks, and religiosity together explain 69.1% of the variation in work interest in Islamic banks. The remaining 30.9% of variation is influenced by other factors outside this model. With an R^2 close to 1, the model demonstrates strong explanatory power, and shows that the tested variables have a significant and relevant impact on the interest in working at Islamic banks.

Discussion

A. The Influence of learning motivation (X1) on interest in working at Islamic banks (Y)

Our findings indicate that the impact of learning motivation (X1) on interest in working at Islamic banks (Y) does not reach a level of statistical significance. Our finding differs from previous studies that highlight a strong link between motivation and career intentions. For instance, the study by Cao (2022) found that international students in Japan who were initially motivated to study abroad showed stronger intentions to work in Japan post-graduation, which suggests that motivation, when nurtured by positive experiences, directly impacts career aspirations. This trend is also supported by Khalid et al. (2023), who observed that vocational students in Malaysia were encouraged by their motivation to further their education in hospitality programs. In contrast, our study finds that learning motivation did not significantly correlate with career interest in Islamic banks, which means that other factors may play a more prominent role in shaping career aspirations in this context.

The gender composition of our respondents, which are predominantly female, may explain why our findings differ from previous studies. Many Indonesian women, despite

high academic motivation, hesitate to pursue careers with demanding hours, such as banking. Cultural expectations, shaped by Indonesia's patrilineal norms, often place women in central familial roles. Similar to Arifeen & Gatrell (2020) concept of "glass chains," which describe how British Pakistani Muslim women resist career-advancing opportunities due to religious and familial values, Indonesian women may feel bound by societal expectations. Safdar & Yasmin (2020) argue that crises, like the COVID-19 pandemic, reinforce patriarchal norms, requiring women to revert to traditional roles as caregivers, even if they had negotiated more equitable identities before. Mendonca et al. (2023) similarly found that remote work during the pandemic increased tensions for Indian working mothers, blending maternal and professional identities and amplifying societal expectations. These findings suggest that, even with academic motivation, Indonesian women's career aspirations may be constrained by cultural and familial responsibilities, especially in demanding fields like Islamic banking.

B. The Influence of perception of Islamic banks (X2) on interest in working at Islamic banks (Y)

Our findings reveal that perception of Islamic banks does not significantly affect students' interest in working at these institutions. This contrasts with studies like Boğan et al. (2020) and Yilmazdogan et al. (2015), which found positive perceptions to significantly drive career intentions. Chapman et al. (2005) also found that perceptions of organizational characteristics, recruitment processes, and perceived fit significantly influenced job pursuit and acceptance intentions, emphasizing the importance of aligning organizational values with applicant expectations. Similarly, Kristof-Brown et al. (2005) demonstrated that person-organization fit has a strong, generalizable relationship with applicant attraction, job acceptance, and even long-term organizational commitment. These studies highlight that a positive perception, when aligned with individual values and organizational attributes, typically fosters stronger career intentions. However, the absence of a significant effect in our study suggests that for Generation Z respondents, perception of Islamic banks, while potentially positive, is insufficient on its own to drive interest in pursuing a career in the sector.

A possible explanation lies in the characteristics of Generation Z, the primary respondents in this study. Gen Z tends to prioritize careers offering flexibility, innovation, and personal fulfillment, values that are often associated with dynamic and modern workplaces. However, Islamic banks may be perceived as traditional institutions with hierarchical structures and limited adaptability. Research by Sakdiyakorn et al. (2021) suggests that attracting Gen Z talent requires emphasizing elements like dynamic work environments, transparent and rapid career progression, and equitable opportunities. These elements align with Gen Z's expectations of workplace inclusivity and personal growth but may not be features prominently associated with Islamic banks. Furthermore, Gabrielova & Buchko (2021) highlight Gen Z's preference for stability, pragmatic rewards, and reduced exposure to uncertainty, values that appear to conflict with perceptions of Islamic banks as conservative and rigid. This generational mismatch likely reduces the weight of perception as a motivator. To attract Gen Z, Islamic banks must reevaluate their branding, workplace policies, and engagement strategies to meet the evolving priorities of this cohort.

C. The Influence of religiosity (X3) on interest in working at Islamic banks (Y)

The statistical analysis reveals that religiosity positively and significantly influences an individual's interest in pursuing a career in Islamic financial services. The T-test yielded a significance value of 0.000, well below the threshold of 0.05, indicating that these findings are generalizable to a broader population. Furthermore, the T-value of 3.772 reflects a strong relationship between religiosity and career interest. These results suggest that an individual's level of religiosity plays a significant role in shaping their aspiration to work in a sector grounded in Islamic values.

Our findings align with prior studies by Bintari (2022), Fitri (2023), Nurfuadi et al. (2024), & Pradita (2024), all of which demonstrate that religiosity positively affects career interest in Islamic financial institutions. Bintari (2022) and Nurfuadi et al. (2024) further highlight that religiosity, alongside factors such as knowledge of Islamic banking, significantly contributes to this interest. Pradita (2024) added that insights into Islamic economics and wage considerations also play a role. Similarly, Fitri (2023) emphasize the influence of religiosity while incorporating personality traits and job market dynamics as additional determinants. However, our findings diverge from those of Alwia & Tahir (2023), who reported no significant relationship between religiosity and career interest in the Islamic finance sector. These discrepancies may be attributable to variations in respondent characteristics or unmeasured variables.

The strong influence of religiosity on career interest observed in our study may be linked to the respondents' demographic profiles. Most respondents were women, who, according to Ortega & Krauss (2013), tend to exhibit higher levels of religiosity than men, making them more inclined to pursue careers aligned with their religious values. Additionally, a significant proportion of respondents were Islamic banking and accounting majors, possessing advanced financial literacy. Over half of the participants were in their ninth semester, a critical stage for defining career aspirations Agustine & Riasnugrahani (2023). Jalal (2024) also found that final-year students demonstrate high readiness to transition into the workforce. The interplay of religiosity, strong financial literacy, and career readiness in this crucial phase likely influenced respondents' interest in pursuing careers in Islamic financial institutions.

D. The Simultaneous Effect of the Three Variables on Intention to Work in Islamic Banks

The results of the F test showed that the F value was 74.686, greater than the critical value of F which was 2.70, with a significance level below 0.05. This means that learning motivation, perception of Islamic banks, and religiosity simultaneously have a significant influence on interest in working in Islamic banks. These findings are in line with a study by Plopeanu (2022) which found that religious affiliation and religiosity, both intrinsic and extrinsic, have a significant positive relationship with interest in working in the public sector, particularly in Economics and Business Administration students in Romania. This shows that the dimensions of religiosity and trust in institutions do influence a person's career decisions. Thus, the results of our study provide additional evidence that these three variables are important factors in shaping interest in working in a particular sector.

An Adjusted R^2 value of 0.691 shows that learning motivation, perception of Islamic banks, and religiosity explain 69.1% of the variation in interest in working in Islamic banks. This means that most of the determining factors for interest in working in Islamic banks are already covered by this model. However, the remaining 30.9% was

influenced by other factors that were not tested in this study. Some variables that may explain the rest of the variation are geographical background and career intention based on the region of origin as found by Somers et al. (2007) and Isaac et al. (2014), where a person who comes from a rural environment may be more interested in a career in a similar area. In addition, confidence in working in a certain environment or "self-efficacy" also affects a person's career choice (Isaac et al., 2015). The study of Leane et al. (2021) added that direct exposure to certain environments or groups can also affect career intentions. This means that further exploration of other external factors is needed in future research.

Conclusion

This study concludes that religiosity is the main factor that affects students' interest in a career in Islamic banks, compared to learning motivation and perception of Islamic banks which do not show a significant influence partially. This result partly contradicts with our initial hypothesis that motivation and perception influence their interest to work in Islamic banks. However, these three variables simultaneously have a significant influence, with 69.1% of the variation in career interest explained by this model. This shows that the aspect of spirituality and Islamic values is one of the most influential factors in attracting the interest of the younger generation in a career in the Islamic finance sector. For this reason, Islamic banks need to strengthen the image of institutions that are relevant to the preferences of generation Z, such as work flexibility, innovation, and career development opportunities. On the other hand, future research may consider other factors, such as geographical background, confidence, and direct exposure to the work environment, to provide additional insights into the determinants of Gen Z's interest in careers in the Islamic banking sector.

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