

The Influence of Sharia Accounting Knowledge and Family Environment on Interest in A Career in Sharia Financial Institutions

Maya Nurmawati¹⁾ *, Amaliyah²⁾

¹⁾²⁾ Universitas Pamulang

Jalan Surya Kencana No. 1, Pamulang – Tangerang Selatan

¹⁾mayataangerang16@gmail.com

Article History:

Upload May 10th 2024;
Revision June 6th 2024;
Accepted June 8th 2024;
Available online June 10th 2024

Keywords:

Careers
Environment Family
Financial Institutions
Knowledge
Sharia Accounting

Abstract

The interaction between family environment and sharia accounting knowledge can have a big impact on the larger socioeconomic environment. Increased awareness and education about the principles and benefits of Sharia banking have led to greater acceptance and adoption among Indonesians. This research aims to examine the effect of sharia accounting knowledge and family environment regarding interest in a career in sharia financial institutions. The method used a quantitative method using primary data using retrieval techniques samples using the Slovin method. obtained from a total of 66 respondents from the Sharia programme in Accounting Department at Pamulang University. The analysis in this research uses multiple linear regression analysis. This study reveal that Sharia Accounting Knowledge influences Career Interest in Sharia Financial Institutions. Family environment influences career interest in sharia financial institutions. The findings show that Sharia Accounting Knowledge and Family Environment simultaneously rely on Career Interests in Sharia Financial Institutions. This research line with theory of planned behavior which assumes that background education and knowledge influence action somebody and also proves that knowledge of Sharia economics and environmental of Family influence in a way positive career in the field service of Islamic finance institution The rapid growth of Sharia banking in Indonesia also need government support, increased public awareness, and sharia accounting knowledge are factors combined have positioned Indonesia as a key player in the global Islamic finance industry.

INTRODUCTION

From table on can show that amount power Work experience enhancement seen from amount power Sharia Bank employment in 2018 amounted to 59,389, with Sharia Commercial Bank work was 49,516, sharia units were 4,955 and financing sharia banks were 4,918, up to in 2022 it will reach a total of 63,789, Sharia Commercial Bank 50,708 sharia units totaling 5,590 and financing sharia bank totaling 7,491 worker. The data show many request scholar who understands about the world of sharia business so vacancy more work increase.

Enhancement amount banking sharia in Indonesia must balance with enhancement amount And quality source Power man banking sharia so that objective Which expected can achieved with Good. [1] limitations source Power man Still become problem biggest in industry finance sharia. Limitations the can made opportunity for college tall for transfer graduate of Which own Skills in field economy sharia to source Power man Which qualified in field banking sharia. [2] For increase performance banking sharia, source Power man Which experienced must own knowledge about economy Islam And draft banking Islam, as well as Spirit intellectual Islam Which tall. Effort build source Power man in industry banking sharia should become task together Good perpetrator business government nor institution finance sharia as well as world education to front .

[3] Eye studying sharia accounting in universities tall role for student accountancy in election career at the institution Islamic finance. [4] Interest student accountancy For working in institutions Sharia finance is greatly influenced by understanding student about Sharia accounting. External factors (from outside) students who can influence interest career [5] in sharia financial institutions including is environment family. [6] The environment family is very influential environment to development child. With values that have been taught from family will grow interests and desires somebody to his career. Because inside environment family, parents role important in give direction for the future child, which means parent can influence interest child in choose something work or career [7]. Parental background will influential to condition psychic child, in the form of motivation For get more work Good from his parents or at least the same with his parents because of parents is examples and role models for child . [8] Environment

* Corresponding author

family is very influential to election career Knowledge student to method manage finance the individual must Already He have since early. From the explanation the so is known that exists role and support from family capable give influence for somebody as member family the for operate something or in take something actions and decisions [9]. In terms of This can also means that exists the family can also afford it grow interest nor interest somebody to something which has been get encouragement and support by his family.

Accountancy institution Sharia business is related accounting with aspects the environment. [10] Determinant interest student accountancy for career in institutions Islamic finance. In research the say that knowledge influential sharia accounting to interest student accounting For work in an institution Islamic finance. This matter show that knowledge Sharia accounting has connection significant positive to interest student for career in Islamic financial institutions. Based on description the formulated hypothesis as following:

H1: It is suspected Sharia accounting knowledge has significant effect on accountancy student' career in Sharia financial institutions.

Interest is a feeling of attraction to something matter or activity, without someone ordered something to come up in a way spontaneous consequence participation, knowledge and habits. [11] Interest is something condition with feeling happy to be connected with need or his wish alone. [12] There is connection between motivation somebody For himself and his will for involved in field his interest. [13] Interest is influenced by two factors, namely internal factors (intrinsic) and external factors (extrinsic). Intrinsic factors (from within) students that influence 4 interests such as: emotional factors, perception, motivation, talent, and mastery of knowledge in the form of learning achievement. External factors (from outside) of students include the influence of the family environment, education, information about the world of work, learning facilities and infrastructure and the social environment. Therefore, this research will discuss the family environment as an external factor that influences interest as well as understanding sharia accounting as an internal factor that influences interest. Family is the first place for someone to learn about many things. The family is the main place of activity where a person's life takes place. The function of the family must be taken into account as a strategy to encourage children to have a career. One aspect that can increase the desire to pursue one's interest is family encouragement. because the family support provided can influence how an individual lives his life. [14] [15]. Regarding the family environment, it has a positive and significant effect on interest in a career as a public accountant. Therefore, from this description the hypothesis of this research is as follows:

H2: It is suspected that family environment has a significant effect on accounting students' career in Sharia financial institution.

[3] Sharia accounting courses in universities play a role in accounting students in choosing a career at Sharia Financial Services Institutions. [16] The family environment is the first environment known to children. The family environment is very influential on a child's development, because parents are the educators and directors of the child's future, as well as the child's future job or profession [2]. In this research, it states that Family Environment, Religiosity, Sharia Banking Knowledge have a significant positive relationship with Student Interest in Careers in Sharia Financial Institutions, so a hypothesis is formulated as follows:

H3: It is suspected that Sharia Accounting Knowledge and Family Environment have a significant influence on students' career in Sharia financial institutions.

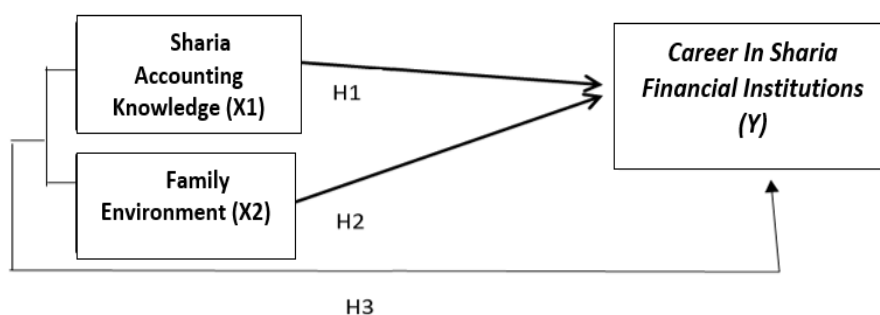


Figure 1. Framework Research

METHODS

The population of this research is Pamulang University students majoring in undergraduate accounting who are taking a sharia concentration who are registered and active at Pamulang University from 2022 to 2023. Researchers used the Slovin formula [17] to find and determine the sample size with formula:

$$n = \frac{N}{1 + Ne^2} \cdot \text{Sample size calculation in this study : } n = \frac{198}{1 + 198 (0,1)^2} = 66 \text{ respondents.}$$

Information:

n : Sample size

N : Population size

e : Percent slack ($e = 10\%$).

From the results of the calculations above, the minimum sample size used in this research was 66 respondents. From a population of 198 students majoring in accounting, the sample members were determined using students who took Sharia Accounting courses.

Variables, Definitions and Indicators

The dependent variable and independent variable used in this research are career interest in Sharia Financial Institutions.

Table 1. Variables, Variable Definitions and Indicators

Variable	Definition	Indicator
Student Interests Career in Sharia Financial Institutions (Y)	Interest is a desire driven by a desire, after see , observe and compare as well as consider with his desired needs . That interest Alone expected can reflect students in the future come in election career in Sharia Financial Institutions	1. Interest is considered as a mediator of motivational factors that have an impact on behavior 2. Interest shows how hard someone dares to try 3. Interest indicates how much effort a person plans to put in 4. Interest shows how much someone likes something. (Widayati , 2017)
Knowledge Sharia Accounting (X1)	Sharia accounting knowledge is used by someone in making decisions. In determining the choice of a career in a sharia financial institution, knowledge of sharia accounting can be the basis for decision making. This shows that the more a person understands sharia transactions and sharia financial institutions, the more likely a person will have a career in sharia financial institutions.	1.Sharia accounting system 2. Basic assumptions of sharia accounting 3.General principles of sharia accounting 4. Characteristics of sharia accounting Elements of sharia financial reports (Widayati, 2017)
Environment Family (X2)	environment family is environment education first child because inside family here it is child First time get education and guidance . Environment family is also said as the environment is the main thing , because part big from life child is family so the most education accepted by the child is family	1.How Parents Educate 2. Family economic situation factors. 3.Relations between family members [18]

Source : Data processed by researchers , 2023

Data Analysis Method

Data collection in this research was to obtain primary data by researchers distributing questionnaire data to students who had the criteria as described above. This research uses a multiple regression analysis method (*Multiple Regression Analysis*) using *the Statistical Package for the Social Sciences* (SPSS) program. The analysis technique is used to estimate the value of the dependent variable for two or more independent variables. The multiple linear regression equation in this research is: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$

Information :

Y: interest in a career in a sharia financial institution

α : constant

X1: sharia accounting knowledge

X2: family environment

$\beta_1 - \beta_4$: regression coefficient

e : standard error

RESULTS

The sample study based on the data, classification of the students in semesters at Pamulang university programmes of accounting studies as a sample is grouped into two groups.

Table 2. Total of Respondents

Semester	Total	Precentage
Semester 8	24	36%
Semester 10	42	64%
Total	66	100%

Source: data processed, 2023

Respondents were dominated by semester 10 with 57% or 42 people. For respondents with semester 8 with 36% or 24 people. It can be concluded that the number of respondents in semester 10 is higher than in semester 8. The respondents were dominated by students with a female sex type of 70% or 46 people. For a male sex of 30% or 20 people. It could be concluded that the respondents with a feminine sex type were more.

Furthermore, before hypothesis test should examine the statistical test used to test residual normality, multicollinearity and Heteroscedastic. The Normality test using the non-parametric statistical Kolmogorov-Smirnov. The normal method of testing the non-data distribution is performed by looking at variable significance values. If the significance value is greater than 5% then it shows a normal distribution.

Table 3. The Result of Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		66
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.26036951
Most Extreme Differences	Absolute	.094
	Positive	.062
	Negative	-.094
Test Statistic		.094
Asymp. Sig. (2-tailed)		.200 ^{e,d}

Source: data processed, 2023

a. Test distribution is Normal.

b. Calculated from data.

According on the Table 3, the test results of the one-Sample Kolmogorov-Smirnov Test using the one -Sample Colmogorow-S Mirnov Test yield Asymp. Sig. (2-tailed) Significance $\geq 0,05$ is 0.200 Based upon the test above then it can be said that the data are distributed normally.

Table 4. The Result of Multicollinearity Test Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	x1	.940	1.063
	x2	.940	1.063

Source: data processed, 2023

The test of the absence of multicollinearity in a regression model can be seen by looking at the tolerance value and the value of the VIF (Variance Inflation Factor). From the above table it can be seen that the size of the VIF (Variance Inflation Factor) value of each independent variable has a VIF value not more than 10 and a tolerance not less than 0.1. It can be concluded that the whole independent variable does not have a multicollinearity.

The Reliability testing was carried out using the Cronbach's Alpha analysis technique. In this research, reliability testing was carried out with 66 respondents. The following is the data from the reliability test results for each variable:

Table 5. Test of Reliability

Variables	Cronbach's Alpha	N of Items
Sharia Accounting Knowledge (X)	.944	6
Family Environment (X)	.837	3
Career Interests (Y)	.937	5

Source: data processed by researchers, 2023

Based on the Table 4 above, it can be seen that the Cronbach's Alpha of Sharia Accounting Knowledge (X) value is 0.944 and the number of statement items is 6, thus it can be concluded that the questionnaire is declared reliable

because $0.944 > 0.6$. Family Environment (X) result, it can be seen that the Cronbach's Alpha value is 0.837 and the number of statement items is 3, thus it can be concluded that the questionnaire is declared reliable because $0.837 > 0.6$. While Career Interests (Y), it can be seen that the Cronbach's Alpha value is 0.937 and the number of statement items is 5, thus it can be concluded that the questionnaire is declared reliable because $0.937 > 0.6$.

Table 6. Test of Validity

Variables	Items	Results
Sharia Accounting Knowledge (X)	.852	Valid
	.877	Valid
	.835	Valid
	.866	Valid
	.907	Valid
Family Environment (X)	.904	Valid
	.819	Valid
	.826	Valid
Career Interests (Y)	.881	Valid
	.889	Valid
	.840	Valid
	.913	Valid
	.817	Valid

Source: data processed 2023

A validity test is used to measure whether a questionnaire is valid or not. Significant tests were performed by comparing the table r values for the degree of freedom (df) = n-2. In this case is the sample in this study the number of samples (n) = 66 turns out df is calculated 66-2 with df = 64 and alpha 0.05 is obtained from r table 0.2423. Based on the Table as the results it was found that all statements are said to be valid, because of the correlation (r counts > r tables). It shows that the items on the all variables the value of the Corrected Item-Total Correlation (calculated) greater than the value r of the Product Moment (r-table) or p-value more than 0.5, so the items of the Careers Interest Sharia Accounting Knowledge (X), Family Environment (X Career Interests (Y) can already be declared valid at the real level (a) = 5%, so it can be used as a valid measure in subsequent analysis.

**Table 7. Hypothesis Test Results
Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.150	2,142		.070	.945
	x1	.547	.080	.590	6,850	.000
	x2	.566	.144	.338	3,926	.000

a. Dependent Variable: y

Source: data processed by researchers, 2023

Based on the Table 7 above, the constant value obtained is 2.142, the variable regression coefficient, the Sharia accounting knowledge variable (X1) is 0.080 and the family environment (X2) is 0.144, so that a multiple regression model equation can be formed, namely as follows:

$$Y = a + bX1 + bX2 + e$$

$$Y = 2.142 + 0.080X1 + 0.144 X2 + e$$

Result of regression model equation multiple mentioned above . so can interpreted mark constant (a) is 2.142, meaning if No happen change to Knowledge Sharia Accounting (X1) as well variable Environment Family (X2), or The same with 0 (X1 and X2 = 0), then Career Interest (Y) in Sharia Financial Institutions for Pamulang University students is amounting to 2,142. Meanwhile, the influence of the independent variable on the dependent variable can be seen in the following explanation:

1. Influence of Sharia accounting knowledge (X1) on career interest (Y)

The regression coefficient value for the Sharia Accounting Knowledge variable (X1) is 0.080 (8%); This means that the contribution of sharia accounting knowledge to interest in pursuing a career in sharia financial institutions among Pamulang University students is 8%; so that if Sharia Accounting Knowledge increases by 100%, it will be able to increase Career Interest in Sharia financial institutions by 8%. Likewise, if Sharia Accounting Knowledge decreases, it can reduce interest in a career at a Sharia Financial Institution.

2. Influence of Family Environment (X2) on Career Interest (Y)

The regression coefficient value for the Family Environment variable (X2) is 0.144, meaning that the contribution of the Family Environment (X2) to Career Interest (Y) in Sharia Financial Institutions is 0.144 (14.4%); so that if the family environment improves, it will increase interest in a career at a Sharia financial institution for Pamulang University students. In fact, if the family environment decreases, it will reduce interest in a career at a Sharia financial institution.

Hypothesis testing results

The Influence of Sharia Accounting Knowledge on career interest

The research results support the first hypothesis (H1) that there is a positive and significant influence of Sharia Accounting on career interest. This is proven by looking at the t-count > t-table value (6.850 > 1.66901) with a significance value of t (Sig t) of 0.000 ; means Sig t (0.000) < a (0.05) . Based on these results, it indicates that Sharia Accounting Knowledge has a positive and significant effect on Career Interest in Sharia Financial Institutions. The results of testing H1 can be seen from how much control concept an individual has in understanding sharia accounting knowledge. The better the individual control concept used to understand sharia accounting knowledge, the stronger the individual's interest in working in a sharia financial institution.

The Influence of Family Environment on Career Interest in Sharia Financial Institutions

The research results support the second hypothesis (H2) that there is a positive and significant influence of the influence of the family environment on career interest in Islamic financial institutions. Based on the research results, the t-count value for the Family Environment variable (X2) was 3.926 , meaning t-count (3.926) > t-table (1.66901). Meanwhile, the significance value of t (Sig t) is 0.000 ; means Sig t (0.000) < a (0.05). Based on these results, it indicates that the family environment has a positive and significant effect on career interest in sharia financial institutions. Next, answering the third hypothesis (H3) using the F test, namely that there is a significant influence of Sharia Accounting Knowledge and Family Environment together on Career Interest in Sharia Financial Institutions, then hypothesis F was tested. Based on the test results using the help of the SPSS program, it was obtained the results of the hypothesis test F, are as follows:

Table 8. F Test Results
ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	880,034	2	440,017	40,120	,000 ^b
	Residual	690,951	63	10,967		
	Total	1570.985	65			

a. Dependent Variable: y

b. Predictors: (Constant), x2, x1

Based on Table 9, F value- table with level real (a) = 5% and denominator (nk-1) = (66-2-1) = 63 and numerator (k) = (2), is of + 3.14 Means F-count value (40.120) > F- table (3.14), whereas Sig F value is (0.000) > (0.05) p the means that Ho is rejected , so There is significant influence Knowledge Sharia and Environmental Accounting family in a way together regarding Career Interest in Sharia Financial Institutions.

Discussion

This matter in line with theory of planned behavior which assumes that background education and knowledge influence action somebody. Confidence will understanding knowledge to something field knowledge will push a individual will strength something factor For apply knowledge sharia accounting in career in institutions Islamic finance. While the results questionnaire that has been distributed what is done writer in study this, I think that Knowledge sharia accounting influences interest career in Islamic financial institutions because with exists knowledge Sharia accounting is capable grow interest student For choose career in the field institution Islamic finance . So that own description clear general for made in take decision in career. Therefore, that knowledge student sharia accounting influential to interest in career in Islamic financial institutions. [10] Influential sharia accounting to interest student accounting For career in institutions Islamic finance. [19] Knowledge Sharia accounting does not influential to interest career in sharia institutions.

Theory of Planned Behavioral also assumes that that beliefs influence on attitudes to behavior , subjective norms, and behavioral control . Beliefs about the existence of factors that support and inhibit a behaviour. This means that the better parents educate their children, make the home atmosphere calm and pleasant and supported by good family economic conditions, the more interest they will have in the learning process so that it will have a positive effect. [15] The family environment has a positive and significant influence on interest in a career in the field of sharia financial services. [6] The family environment on interest in a career in sharia banking has no influence on interest in a career in sharia banking.

This shows that the way parents educate their children has a significant impact on the way they learn. Researchers found that suitable economic conditions and a calm home environment are two elements that influence work interest.

This is in line with theory of planned behaviour. [2] Knowledge Sharia and environmental accounting Family influence in a way positive and significant to interest career in the field service Islamic finance. In this research Pamulang University students it turns out own interest for Work institutionalized Islamic finance. matter This proven with spread questionnaire stating that a study program sharia accounting influences student in have a career institutionalized Islamic finance. Because of that with the enthusiasm student, Pamulang University open opportunity new maximum with open a study program new of sharia economics. Therefore, interest of programme are increasing so it's more maximized. With hope opening of the study program Islamic economics students expected will more know description broad general about principles sharia economics.

IV. CONCLUSIONS

This research aims to examine the influence of knowledge of sharia accounting and the environment partially and simultaneously on career interest in sharia financial institutions. Partial research results show that sharia accounting knowledge and family environment show a significant influence on students' interest in pursuing a career in sharia financial institutions. Simultaneously, knowledge of sharia accounting in the family environment jointly influences students' interest in pursuing a career in sharia financial institutions. The limitation of this research is that it only focuses on the variables of sharia accounting knowledge and family environment. Further research can explore many other variables outside of research that influence career interest in sharia financial institutions.

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