

The Influence of Sharia Accounting Knowledge, Financial Awards, and Work Environment on the Interest of Students of the Accounting Department at Mulawarman University in Career in Sharia Financial Institutions

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Abstract

This paper examines the influence of sharia knowledge, financial rewards and work environment on the interest of accounting students in a career in Sharia Financial Institutions. The sample for this study is students majoring in accounting, Faculty of Economics and Business, Mulawarman University. The method used is a quantitative approach. Data collection was carried out by distributing questionnaires. The analysis method uses Partial Least Square (PLS). The results of this study show that knowledge of sharia accounting and the Work Environment have a positive and significant influence on the interest of accounting students in a career in Islamic Financial Institutions while financial awards do not have a significant effect on the interest of accounting students in a career in Islamic financial institutions.

Abstrak

Artikel ini mengkaji pengaruh pengetahuan syariah, imbalan finansial dan lingkungan kerja terhadap minat mahasiswa akuntansi dalam berkarir di Lembaga Keuangan Syariah. Sampel penelitian ini adalah mahasiswa jurusan akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Mulawarman. Metode yang digunakan adalah pendekatan kuantitatif. Pengumpulan data dilakukan dengan menyebarkan kuesioner. Metode analisis menggunakan Partial Least Square (PLS). Hasil penelitian ini menunjukkan bahwa pengetahuan tentang akuntansi syariah dan Lingkungan Kerja memiliki pengaruh positif dan signifikan terhadap minat mahasiswa akuntansi dalam berkarir di Lembaga Keuangan Syariah sedangkan penghargaan keuangan tidak berpengaruh signifikan terhadap minat mahasiswa akuntansi dalam berkarir di Lembaga Keuangan Syariah.

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1. Introduction

The growth of Islamic financial institutions in Indonesia is increasing in line with the development of globalization. The spread of Islamic values in society makes products with halal logos or Islamic certificates and encourages people to start switching to Islamic financial institutions. The development and growth of Islamic Financial Institutions is responded to by the university system, especially the accounting study program. The Faculty of Economics and Business, Mulawarman University is one of the State Universities that opens an accounting study program. With the development of Sharia Financial Institutions, this is an opportunity for accounting students to have a career in this field. Therefore, knowledge related to Islamic accounting is a basic thing that needs to be possessed by accounting students who want to have a career in Islamic Financial Institutions.(Agustini, 2020)

Financial institutions have increased the volume and value of sharia-based transactions which increases the need for graduates who have competence in the field of sharia accounting. By looking at the condition of the sharia market that is getting bigger and developing, the urgency of the existence of sharia accounting courses is increasingly important and plays a role in preparing student graduates to know and understand sharia-based principles and systems. The Sharia accounting course supports students who have undergraduates to pursue a career in Islamic financial institutions. There are several studies that have been conducted on the influence of sharia accounting knowledge, financial awards and also the work environment on students' interest in choosing a career in sharia financial institutions.(Sutrisna & Muchlis, 2016)

Someone who has a high level of knowledge of sharia accounting is certainly interested in a career in an Islamic financial institution. In addition, knowledge of sharia accounting has a significant effect on the interest of accounting students in careers in Islamic financial institutions. However, Widayati (2017) stated that sharia accounting knowledge does not have a significant influence on the interest of accounting students to have a career in sharia financial institutions.(Ariska, 2020)(Amalia & Diana, 2020)(Widyawati, 2017)

Apart from knowledge of sharia accounting, financial awards can also affect students' interest in working in Islamic financial institutions because financial awards will later become income. The larger the number of financial awards, the greater the interest of accounting students to pursue a career in Islamic financial institutions. Meanwhile, the research conducted by Sandy (2019) has different results, namely financial rewards do not have a significant effect on students' interest in working in Islamic banking.(Candraning & Muhammad, 2017)(Sandy, 2019)

The work environment also influences the interest of accounting students to pursue a career in Islamic financial institutions even though the results of research conducted by Sihombing (2019) which stated that the work environment does not have a significant effect on the interest of accounting students in a career in Islamic financial institutions. Based on the inconsistency of the research results that have been explained earlier, it is important to conduct research on (Candraning & Muhammad, 2017), (Sihombing, 2019).

2. Literature Review

2.1. Theory of Planned Behavior

Theory of Planned Behavior (TPB) or planned behavior theory is a further development of *Theory of Reasoned Action* (TRA). Ajzen (1991) stated that TPB is a theory that can recognize the form of a person's belief, over the control of something that will happen as a result of behavior (Ajzen 1991). From here, the difference in behavior between a willing, and an unwilling, can be distinguished. In the TPB there is a construct *perceived behavioral control* or perception of behavior control. This construct is added as an attempt to understand the limitations that an individual has when performing certain behaviors.(Ajzen, 1991)

The basic concept of SDGs is the prediction of intention that if there is no serious problem, it will be realized in the form of actual behavior. There are 3 scopes of things in the SDGs, namely the first belief about the possible outcome and evaluation of a behavior (*behavioral beliefs*). Second, beliefs

about expected norms and motivation to meet these expectations (*normative beliefs*). Then the third is the belief that there are factors that support or also hinder behavior and awareness of the power of these factors (*control beliefs*). (Ajzen, 1991)

Behavioral *beliefs*, normative *beliefs*, and control *beliefs* form attitudes towards behavior, subjective norms, and perceived behavioral control. Attitudes, subjective norms, and perceptual behavioral control form behavioral intentions, which will give rise to behavior. TPB can be used to predict students' intentions to choose their careers. By knowing the attitudes, subjective norms, and behavioral control of students' perceptions of career interests, it can be known that students are interested in choosing a career in Islamic financial institutions.

2.2. Interest

Interest is a person's desire to work or consider something according to their wants or needs. According to Widyastuti (2017) interest is a desire that is driven by a desire after seeing, observing, and comparing and considering with the desired needs. According to Fahriani, interest is one of the dimensions of the affective aspect that plays a lot in a person's life. The affective aspect is the aspect that identifies the dimensions of feelings of emotional awareness, disposition, and will that affect a person's thoughts and actions. Interest is a desire that is driven because after seeing, observing and comparing and considering with the needs it wants. (Candraning & Muhammad, 2017)

2.3. Career

In general, a career can be interpreted as the idea of continuing to move upwards in one's chosen line of work. Career consists of a sequence of experiences or a series of work held during a person's life that provides continuity, peace and hope to progress so as to create certain attitudes and behaviors. There are four (4) stages in an effort to develop a career, namely (a) Career choice stage ((Agustini, 2020)(Widyawati, 2017) *Career choice*), (b) Early career stage (*early career*), (c) Mid-career stage (*Middle career*), and (d) End of career and retirement stages.

2.4. Sharia Accounting Knowledge

Sharia Accounting is an activity of identification, clarification, and reporting through making economic decisions based on the principles of sharia contracts, namely not containing zhulum (tyranny), riba, maysir (gambling), gharar (fraud), haram and dangerous goods. Sharia accounting is the accounting process of transactions according to the rules that have been set by Allah SWT. Sharia accounting provides information for users of a wider range of reports not only financial data but also includes the activities of companies that run in accordance with Islamic values and also have social goals, such as zakat. (Khaddafi, 2016)(Nurhayati & Wasilah, 2009)

Understanding sharia accounting is a consideration for students who want to have a career in Islamic financial institutions. By understanding this sharia knowledge, the attitude of professionalism in work will emerge and be in accordance with sharia values, paradigms and principles. There are several principles of sharia accounting, namely the principle of accountability, the principle of justice and the principle of truth. Meanwhile, the basic assumption for the preparation of financial statements of sharia entities is the basis of accrual and business continuity. In addition to the basic assumptions of report preparation, there are characteristics in Islamic financial statements, namely understandable, relevant, reliable and comparable. (Nurhayati & Wasilah, 2009)

2.5. Financial Awards

Financial rewards can be defined as everything that employees receive in return for their contributions to the company, including salaries, other benefits in the form of money. The financial rewards earned from work have been fundamentally believed for most companies to be the main attraction for providing satisfaction to their employees. Rational financial rewards are a fundamental necessity for job satisfaction. (Aldahar, 2013)

Financial rewards are compensation in the form of money paid because a person carries out job responsibilities. Financial rewards or substance/salary awards obtained as a counterachievement of

work have been fundamentally believed for most companies to be the main attraction for providing satisfaction to their employees. Job seekers also see the financial rewards offered by employment as their consideration in applying for the job.

2.6. Work Environment

The work environment is something related to the nature of the work, the level of competition, and the amount of work pressure. The work environment is related to the conditions of a job which includes the characteristics of the work. A work environment that includes the nature of the job, the level of competition, and the amount of good and healthy work pressure will foster the interest of students who want to have a career in Islamic financial institutions. Because a good working environment will make the workers comfortable. The work environment in Islamic financial institutions is seen as better and more comfortable so that it motivates accounting graduates to be able to choose a career in Islamic financial institutions. (Candraning & Muhammad, 2017)

3. Method

3.1. Type of Research

The type of research used is quantitative research with a case study approach with questionnaire data collection processed with the Smart PLS application. Quantitative research is a research method based on the philosophy of positivism, as a scientific method or *scientific* because it has fulfilled scientific principles concretely or empirically, objectively, measurably, rationally, and systematically. The main objective of this study is to look at the significance of the influence (Sugiyono, 2019) Sharia Accounting, Financial Appreciation and Work Environment on the Interest of Accounting Students of the Faculty of Economics and Business at Mulawarman University

3.2. Types and Data Sources

The type of data used in this study is a type of quantitative data in the form of scores or scores on the answers given by respondents to the questions contained in the questionnaire. The data source used in this study is primary data. Primary data is research data obtained directly from respondents through the distribution of questionnaires to students of the Accounting Study Program, Faculty of Economics and Business, Mulawarman University, Class of 2018 and 2019. This data is a response from respondents who are used as research samples and processed using the Smart PLS (*Partial Least Square*) application.

3.3. Data Collection Methods

Data was collected through the questionnaire method, which is distributing a list of questions (questionnaires) that will be filled out or answered by respondents to students of the S1 accounting study program who take Sharia Accounting Courses at the Faculty of Economics and Business, Mulawarman University.

3.4. Data Analysis Techniques

In this study, the author uses the SEM (*structural equation modeling*) analysis method with the help of the Smart PLS software analysis tool version 3.0. *Structural equation modeling* is an analytical model that offers the ability to perform path analysis with latent variables. The PLS-SEM analysis consists of two research sub-models, namely *the outer model* and *the inner model*. The *outer model* shows that the indicator of a latent variable presents its latent variable with 3 test points, namely *Convergent Validity*, *Discriminant Validity* and *Reliability Test*. Meanwhile, *the inner model* shows the estimation strength between latent variables with 2 test points, namely *R-Square* and *two-tailed significance*.

4. Results and Discussion

4.1. Overview of Research Objects

The Accounting Study Program, Faculty of Economics and Business, Mulawarman University, which provides a concentration in sharia accounting as a form of preparation for student graduates to know and understand sharia-based principles and systems. With the number tending to increase, accounting students can choose to work at Islamic financial institutions after graduation. However, interest in a career in Sharia Financial Institutions is minimal. Sharia Financial Institutions are not in great demand by students who graduated from the accounting study program at Mulawarman University. With the availability of sharia accounting constitution, students gain knowledge about the principles and systems of sharia finance. There are several considerations that affect the student's choice to pursue a career in Sharia Financial Institutions after they graduate, including the student's knowledge of Islamic accounting, the financial awards they get when working in Sharia Financial Institutions. And the last is the work environment in Islamic Financial Institutions.

4.2. Field Test Results

The respondents in this study are Accounting Students of the Faculty of Economics and Business, Mulawarman University, Class of 2018 and 2019 who have taken and passed Sharia accounting courses. Researchers began distributing questionnaires through google forms on July 6, 2022. By using data from the academic Accounting Study Program. The number of questionnaires distributed was 83 respondents.

4.3. Descriptive Respondent Answer

Each respondent's answer was analyzed according to the indicators in the questionnaire. Data analysis was carried out based on the likert scale and indicators used in the questionnaire. The Likert scale is described through the numbers 1 to 5, namely: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree. The explanation of the variables in the form of the percentage of respondents' answers with the criteria for interpreting the average score in five levels, namely: (1) Very Low (average 1.00-1.8), (2) Low (average 1.81-2.60), (3) Fair (average 2.61-3.40), (4) Good (average 3.41-4.20), and (5) Very Good (average 4.21-5.00) (Sugiyono, 2017). The three (3) X variables in this study are Sharia Accounting Knowledge (X1), Financial Rewards (X2) and Work Environment (X3).

4.3.1. Descriptive Analysis of Sharia Accounting Knowledge Variables (X1)

Sharia Accounting is an activity of identification, clarification, and reporting through making economic decisions based on the principles of sharia contracts. In measuring sharia knowledge, this study has five indicators related to sharia knowledge, namely the sharia accounting system, basic assumptions of sharia accounting, general principles of sharia accounting, characteristics of sharia accounting and elements of sharia financial statements. The following is an overview of the results of the questionnaire obtained from 83 respondents presented in the Table Description of Sharia Accounting Knowledge Variables (X1).

Table 1. Description of Sharia Accounting Knowledge Variables (X1)

Variable Indicators	Percentage of Respondents' Answers (%)					Average (<i>mean</i>)
	1	2	3	4	5	
Sharia Accounting System						
1. The sharia accounting recording system is different from conventional accounting.	3	4	15	37	24	3,90
Basic assumptions of sharia accounting						
1. The basic assumption for the preparation of islamic financial statements is the basis for accrual and business continuity.	2	13	25	29	14	3,48

Variable Indicators	Percentage of Respondents' Answers (%)					Average (mean)
	1	2	3	4	5	
General principles of sharia accounting						
1. Sharia accounting emphasizes accountability, honesty, truth, and fairness.	0	10	34	30	9	3,45
2. The components of the financial statements of sharia entities include financial statement components that reflect, among others, commercial activities, social activities and special responsibilities of sharia entities.	0	6	21	37	19	3,83
Characteristics of Sharia Accounting						
1. The qualitative characteristics of Islamic financial statements are understandable, relevant, reliable and comparable.	0	1	19	34	29	4,09
Elements of Islamic financial statements						
1. The elements of the financial position of sharia entities consist of assets, liabilities, temporary sharia funds and equity.	1	0	26	29	27	3,97
Average Percentage	1,2 %	6,8 %	28,1%	39,4 %	24,5 %	3,78

Source: Primary Data 2023 (processed)

The data in the table above shows that in the indicators of the sharia accounting system, it shows a mean value of 3.90. From these figures, it can be concluded that students know quite well that the sharia accounting recording system is different from conventional accounting. So that the sharia accounting course does provide an explanation of different recording models.

Descriptive analysis of the basic assumption indicators of sharia accounting shows an average value of 3.48. It can be concluded that students are quite well aware of the basic assumptions of the preparation of sharia financial statements are the basis of actual and business continuity.

Based on the descriptive analysis on the General Principles of Sharia Accounting indicator which shows an average value of 3.45 and 3.83, it can be concluded that students know quite well about the general principles of Sharia accounting.

In the descriptive analysis with the Sharia Accounting Characteristics indicator, it shows an average value of 4.09. Thus, it can be concluded that students know well related to the qualitative characteristics of Islamic financial statements and students can also be understood, relevant, reliable and comparable.

Based on descriptive analysis with indicators of the elements of Islamic financial statements, the average value is 3.97. Therefore, it can be concluded that students know well about the elements of the financial position of sharia entities consisting of assets, liabilities, temporary sharia funds and equity.

The results obtained from the descriptive analysis presented in table 1 above as a whole show the average value of the variable of sharia accounting knowledge of 3.78. Therefore, it can be said that most respondents consider that the knowledge of Islamic finance they have is quite good.

4.3.2. Descriptive Analysis of Financial Award Variables (X2)

In this study, financial awards have four indicators, namely the aspect of salary size, acceleration of salary increases, bonus acquisition and future guarantees. The results obtained from the descriptive analysis of financial reward variables can be seen in the table below.

Table 2. Description of Financial Award Variants (x2)

Variable Indicators	Percentage of Respondents' Answers (%)					Rerata (mean)
	1	2	3	4	5	
Aspect of the size of the salary						
1. The starting salary of Islamic financial institutions is high	0	0	6	33	44	4,45
Acceleration of salary increases						
1. In Islamic financial institutions, salary increases are faster	0	0	9	33	41	4,38
Bonus Earning						
1. Earn bonuses, rewards and overtime	0	0	12	45	26	4,16
Future-proof						
1. Islamic financial institutions provide guarantees in the future	0	0	9	48	26	4,20
Average Percentage	0%	0%	10,8 %	47,9 %	41,3 %	4,29

Source: Primary Data 2023 (processed)

Based on descriptive analysis on the salary size indicator, the results show an average value of 4.45. Therefore, it can be concluded that students are very good to know that Islamic financial institutions have a high starting salary.

Based on descriptive analysis on the salary increase acceleration indicator, it shows a value of 4.38. From these scores, it can be concluded that students know very well in Islamic financial institutions faster salary increases.

Descriptive analysis of the bonus acquisition indicator showed a value of 4.16. Therefore, it can be concluded that students are well aware of the bonuses, prizes and overtime given to employees of Syairah Financial Institutions.

The results of the descriptive analysis on the future guarantee indicator show an average value of 4.20. So it can be concluded that students know well about the future guarantees provided by Islamic financial institutions to their employees.

The results obtained through the descriptive analysis that has been presented above show that the average value of financial award variables in Islamic financial institutions is 4.29. It can be said that most students know very well about the financial awards given by Islamic financial institutions.

4.3.3. Descriptive Analysis of Work Environment Variables (X3)

The work environment is something related to the nature of the work, the level of competition, and the amount of work pressure that exists in Islamic financial institutions. The variables of the work environment in this study have three indicators, namely the aspect of sharia principles, the opportunity to perform worship and the family aspect in the environment. The following is a table describing the variables of the work environment.

Table 3. Description of Work Environment Variations (X3)

Variable Indicators	Percentage of Respondents' Answers (%)					Rerata (<i>mean</i>)
	1	2	3	4	5	
Aspects of Sharia Principles						
1. It is a job that is in line with the principles of Islamic sharia	1	0	7	25	50	4,48
2. The work environment pays more attention to the attitude of moral character/good behavior	1	0	7	23	52	4,50
3. A work environment that prioritizes the principles of trust and honesty	0	2	6	31	44	4,40
Opportunity to perform worship						
1. It provides more opportunities to carry out Islamic worship and	1	2	6	36	38	3,93

activities.						
Familial aspects in the environment						
1. A work environment that prioritizes the principle of kinship and help	0	0	15	23	45	4,36
Average Percentage	0,7%	1%	9,9%	33,2%	55,2%	4,33

Source : Primary Data 2023 (processed)

Based on the descriptive analysis on the indicators of the sharia principle aspect, it shows an average value of 4.48, 4.50 and 4.40. From these values, it can be concluded that students know very well that the work environment in Islamic financial institutions has principles that are in accordance with Islamic principles, paying attention to morals and also prioritizing the principles of Trust and honesty.

From the descriptive analysis on the indicator of the opportunity to perform worship, it shows an average value of 3.93. Therefore, it can be concluded that students are quite aware that Islamic financial institutions provide more opportunities to carry out Islamic worship and activities.

Based on descriptive analysis on the indicators of familial aspects in the environment, the result was 4.36. From these values, it can be concluded that students know very well that Islamic financial institutions have a work environment that prioritizes the principle of kinship and help.

The results obtained through the descriptive analysis that has been presented above show an average value of work environment variables of 4.33. So it can be said that most students know very well that Islamic financial institutions have a good work environment.

4.3.4. Descriptive Analysis of Accounting Students' Interest in Career in Sharia Financial Institutions (Y)

Students' interest in a career in Islamic financial institutions is interpreted as the interest of accounting students without coercion to apply for a job or choose a career at an Islamic financial institution. This latent variable has 3 indicators, namely interest is considered as an intermediary of motivational factors that have an impact on a behavior, interest indicates how hard a person dares to try and interest indicates how much effort a person plans to make. The results of the descriptive analysis of the variables of interest of accounting students for a career in Islamic financial institutions shown by the percentage of respondents' answers and the average score can be seen from the table below.

Table 4. Description of Variety of Interest of Accounting Students in a Career in Sharia Financial Institutions (Y)

Variable Indicators	Percentage of Respondents' Answers (%)					Rerata (mean)
	1	2	3	4	5	
Interest is considered to be the mediator of motivational factors that have an impact on a behavior						
1. I am interested in a career in Islamic financial institutions because of the great opportunity	4	7	18	28	26	3,78
2. I am interested in working in an Islamic financial institution because I work in accordance with Islamic sharia and can apply Islamic sharia principles in terms of economics	1	3	13	29	37	4,18
3. I am interested in working in an Islamic financial institution because it helps me succeed in my career and get great financial rewards	0	4	20	39	20	3,90
Interest shows how hard a person						

dares to try						
1. I have a desire to have a career in Islamic financial institutions after graduation	0	8	21	30	24	3,84
Interest indicates how much effort a person is willing to put in						
1. So that the knowledge of sharia accounting that has been learned during college is not in vain	2	6	26	24	25	3,77
Average Percentage	1,7 %	6,8 %	23,6%	36,1%	31,8%	3,89

Source: Primary Data 2023 (processed)

Based on descriptive analysis on the interest indicator is considered to be an intermediary of motivational factors that have an impact on a behavior showing an average value of 3.78, 4.18 and 3.90. From these figures, it can be concluded that quite a lot of students are interested in a career in Islamic financial institutions because of great opportunities, working in accordance with Islamic sharia and being able to apply Islamic sharia principles in terms of Economics and can help career success and get great financial rewards.

In the descriptive analysis of the interest indicator, it shows how hard a person dares to try to show an average score of 3.84, which means that it can be concluded that Accounting study program students have a great desire to have a career in Islamic financial institutions after graduation.

Based on descriptive analysis of the interest indicator, it shows how much effort a person plans to make shows an average value of 3.77. From these figures, it can be concluded that the interest of accounting students is large enough to have a career in Islamic financial institutions because the knowledge of Islamic accounting that has been learned during college is not in vain.

The results obtained from the descriptive analysis that has been presented above show that the interest of accounting students to have a career in Sharia Financial Institutions after graduating from college is 3.89. This figure concludes that the interest they have is quite large.

4.4. The Influence of Sharia Accounting Knowledge on the Interest of Accounting Students in Career in Sharia Financial Institutions.

Islamic accounting knowledge has a positive effect on the interest of accounting students to pursue a career in Islamic financial institutions. The greater the level of knowledge of accounting students about Islamic accounting, the greater the interest of accounting students in a career in Islamic financial institutions. The results of this study are in line with the theory *Theory of planned behaviour* which explains that behavior is formed due to the existence of *intention* (intention). Individuals will perform a behavior based on the information they receive and will then prepare themselves to perform an action or behavior. In this study, after the calculation of the data, the average value of variables related to sharia accounting knowledge was 3.78%, which was included in the high category that students of the Mulawarman University accounting study program had good sharia accounting knowledge. Thus, the knowledge of sharia accounting possessed is considered to be able to support students to be able to have a career in Islamic financial institutions. Therefore, it can be concluded that knowledge of sharia accounting is one of the important factors in increasing the interest of accounting students in a career in sharia financial institutions. In this study, the indicators are based on the material taught in the sharia accounting course, so that the material is used as an initial guide for students to see the basis of their work knowledge at Islamic financial institutions so that they are interested in having a career in these institutions.

4.5. The Effect of Financial Awards on Accounting Students' Interest in Career in Sharia Financial Institutions.

The Financial Awards in this study show results that are not in accordance with the interest of accounting students in careers in Islamic financial institutions. The results of the data calculation obtained an average value of variables related to financial awards of 4.20%, which means that

accounting students know very well that the financial awards given by Sharia Financial Institutions are quite large. For accounting students, financial rewards are one of the important factors they look at when they apply for jobs. Some of the things that are seen as part of financial rewards are salaries, bonuses and also honorariums.

The results of the calculations in this study show that accounting students of Mulawarman University know that having a career in Sharia Financial Institutions can guarantee their financial life is quite good, but this factor is not the main driver of their interest in having a career in these institutions. This is because students state that other financial institutions also provide financial awards. The results of the study stated that students of the accounting study program at Mulawarman University, financial awards are not a significant factor in giving consideration for them to pursue a career in Islamic financial institutions.

4.6. The Influence of the Work Environment on the Interest of Accounting Students in Career in Sharia Financial Institutions.

The results of the study show that the work environment has a positive influence on the interest of accounting students to pursue a career in Islamic financial institutions. From the calculation of the data, it was obtained that the average value of variables related to the work environment was 4.33%, which means, accounting students know well that Sharia Financial Institutions have a good work environment. The results of this study have proven that in the *Theory of planned behavior*, the work environment presents *normative beliefs*, which factors make accounting students interested in careers in Islamic financial institutions.

The condition of the work environment that is in accordance with the principles of Islamic law, provides opportunities to carry out worship and also prioritizes the principle of kinship is an attraction for accounting students to have a career in Islamic financial institutions. The ethics and Islamic norms put forward make it a guarantee that they can comfortably work in the institution. Meanwhile, the family principle owned by Islamic financial institutions is expected to help workers to get to know each other and if there is a problem that occurs, then a familial solution can be found. So it can be concluded that the work environment is one of the factors that can increase the interest of accounting students in a career in Islamic financial institutions.

5. Conclusions

Based on the analysis and discussion of the research results that have been explained in the previous chapter, the following conclusions can be drawn:

- 1) Islamic accounting knowledge has a great influence on the interest of accounting students at Mulawarman University to pursue a career in Islamic financial institutions.
- 2) Financial awards have a great influence in increasing the interest of accounting students in pursuing a career in Islamic financial institutions. The results of this study show that respondents, namely accounting students, do not consider financial awards in Islamic financial institutions as the main factor when they choose a career in the institution.
- 3) The work environment has a great influence on the interest of accounting students to pursue a career in Islamic financial institutions. Islamic financial institutions generally have a work environment that is based on the principles of Islamic law, providing space to carry out worship and also upholding a sense of family.

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