ORIGINAL ARTICLE

Personality, Market Consideration and Student Career Interest in Islamic Financial Institutions: Examining the Moderating Role of Motivation

Edisah Putra Nainggolan*, Novien Rialdy, Maya Sari, Siti Hawa, Yola Winanda

Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Sumatera Utara
Jln. Kapten Mukhtar Basri No. 3 Medan 20238, Indonesia
*Email: edisahputra@umsu.ac.id

ABSTRACT

Purpose – This study examines the effect of personality and market considerations on students' career interest in Islamic Financial Institutions: motivation as a moderating variable in Medan.

Methodology – The population in this study were all accounting students at several private universities in Medan City. This study uses purposive sampling with the criteria of Accounting Study Program students in semesters IV and VI. The type of data used in this study is primary data. The data was collected by distributing questionnaires to students. The data analysis technique used is descriptive statistical analysis, and data analysis with statistics used SEM-PLS with the help of Smart PLS software.

Findings – The results showed that personality and market considerations significantly affected students' career interest in Islamic Financial Institutions. Furthermore, motivation cannot moderate personality and market considerations significantly affect students' career interest in Islamic financial institutions.

Originality/Novelty – The study model includes four variables and uses the notion of moderation by employing SEM-PLS to evaluate each connection in the model.

Implications — This study shows that motivation does not moderate the effect of personality and market considerations on student career interest in Islamic financial institutions. Recommendations for future research include analyzing or using motivation variables as independent variables, not moderating variables.

Keywords: Career Interest, Personality, Market Considerations, Motivation

INTRODUCTION

Business development at this time is increasing rapidly, including in the Sharia business field. This shows that business in the Sharia field has considerable potential. With the development of business in the Sharia field, the demand for labor in the Sharia field will increase (Annisari & Anggraini, 2022).

According to the Financial Services Authority (OJK), there are three (3) sub-sectors of Islamic financial services in Indonesia, including the Islamic Non-Bank Financial Industry (consisting of Insurance, Financing Companies, Other Islamic Non-Bank Institutions), Islamic Banking and the Islamic Capital Market. As of December 2021, the total assets owned by Indonesian Islamic finance (excluding Islamic stocks) reached IDR 2,050.44 trillion. The increase in total Islamic financial assets shows that the development of the Islamic financial industry in Indonesia continues to increase yearly (Ramadhani & Setyono, 2022).

The development of the Sharia-based financial industry, especially Islamic banking, has triggered the need for a very large workforce. Furthermore, developing the Islamic financial industry will further increase the need for qualified human resources. In addition to banking and financial knowledge, Islamic banking human resources must also understand Sharia principles (Menne et al., 2023).

The current phenomenon shows that the number of Islamic banking workers continues to increase yearly. However, the increase in the number of Islamic banking workers is not followed by the supply of human resources from the Sharia field. The increasing growth of the Islamic financial industry, including Islamic banking, certainly requires the support of professional Islamic human resources. Based on the Islamic banking road map published by the Financial Services Authority (OJK) in 2015-2019 explains that the number and quality of human resources and information technology (IT) currently do not exist to help improve banking products, services, and operations, which lag behind conventional banking (Ramadhani & Setyono, 2022).

At this time, graduates of conventional economics are still preferred and given training in Islamic economics compared to graduates of Islamic economics. Facts in the field show that many human resources still work in Islamic institutions but have no experience, either academically or practically, to support their work (Ayesha et al., 2023)

Students' career interest in Islamic financial institutions is becoming an increasingly relevant topic, along with the rapid growth of this industry in various countries, including Indonesia. Islamic financial institutions offer services that comply with Sharia principles and provide attractive career alternatives for students who want to contribute to developing an ethical economy. Clear student interests and career plans are very helpful in preparing the program. This will help the delivery of lectures be more effective for students. Student career plans are very important for future success (Nainggolan et al., 2020). Therefore, to get maximum results, students must make the best use of campus time and facilities and be encouraged to think seriously about choosing their desired career while in college (Sari, 2013).

Various factors, including individual personality factors and existing market considerations, influence students' career interest in Islamic financial institutions. In this context, personality factors include individual characteristics such as values, motivations, and preferences that shape students' views on careers in Islamic financial institutions. Personality is a set of psychological characteristics that distinguish individuals from one another, including patterns of thinking, feeling, and behavior that are relatively stable over

time (Bleidorn et al., 2021). Personality affects how individuals respond to various situations, including in the context of career decision-making. Students with strong religious values and awareness of the importance of ethics in financial transactions tend to be more interested in pursuing a career in this sector. They see Islamic financial institutions as a platform to contribute to economic development through Sharia principles, so they feel more emotionally and spiritually connected to the work.

On the other hand, market considerations also play an important role in determining students' career interests. Labor market considerations refer to the various external factors that influence the career decisions of individuals, including university students. These factors include job availability, industry demand, financial rewards, job stability, and economic trends and dynamics. These considerations are essential in determining students' career interests as they often seek career paths that match their interests and talents and promise good job opportunities. Factors such as job prospects, salary, and career development opportunities in Islamic financial institutions compared to conventional institutions are crucial. Although Islamic financial institutions are growing rapidly, there is still an assumption among students that conventional institutions offer higher salaries and more promotion opportunities. Limited information about the job market conditions in the Islamic financial sector can also affect students' decisions.

Many factors can influence the career interests of students. In this study, two independent variables are used, namely labor market considerations and personality. The two variables were chosen because they have an inconsistent influence on students' career interests, as evidenced by previous studies. The existence of research gaps in the form of differences in results in previous researchers makes this research necessary to revisit the influence of the above factors on student career interest. Other factors influence students' interest in determining their careers. This factor is based on motivation among the students (Suniantara & Dewi, 2021).

Understanding career interests in Islamic financial institutions is becoming increasingly important, along with the rapid growth of this sector in various countries, including Indonesia. Islamic financial institutions serve as an alternative to conventional financial services and offer opportunities for individuals who wish to work within the framework of sharia ethics and values. With more and more Islamic financial institutions emerging, understanding the factors influencing students' career interest in this sector is highly relevant. Many factors can influence the career interests of students. In this study, two independent variables are used, namely labor market considerations and personality. The two variables were chosen because they have an inconsistent influence on students' career interests, as evidenced by previous studies. The existence of research gaps in the form of differences in results in previous researchers makes this research necessary to revisit the influence of the above factors on student career interest. Other factors influence students' interest in determining their careers. This factor is based on motivation among the students (Suniantara & Dewi, 2021). Many studies have yet to systematically explore the determinants of students' career interests.

The study found that personality can influence students' career interests (Zulkifli et al., 2021). Labor market considerations also influence students' career interests (Mutanga et al., 2023); (Sufiyati, 2019). In addition, the study results also show that motivation can strengthen the relationship between labor market considerations and student career interests (Suniantara & Dewi, 2021). Furthermore, research shows that labor market considerations have a positive effect on career interests (Aji et al., 2022); (Rahmawati et al., 2022); (Amalia

& Fauzi, 2021).

While many studies have explored the relationship between personality and career interests and the influence of market factors on career decisions, research that incorporates all these elements in the context of Islamic financial institutions is limited. Some of the gaps identified in the literature include most previous studies focusing on the conventional financial sector or other fields, thus not providing sufficient insight into the factors that influence students' career interest in Islamic financial institutions, which have unique principles and practices. Motivation as a moderating variable in the relationship between personality and career interest has not been widely investigated. Previous research overlooks how motivation can influence the relationship between individual characteristics and career decisions. Not many studies have comprehensively analyzed how personality, market considerations, and motivation influence Islamic financial institutions' career interests. This study offers several new contributions to understanding the factors influencing students' career interest in Islamic financial institutions. This study includes a special focus on Islamic financial institutions to provide a deeper insight into the factors that influence career decisions in this sector, which is very relevant given the growth of the Islamic financial industry. By examining motivation as a moderating variable, this study expands the understanding of how students' internal drives can influence the relationship between personality and career interests and provides a new perspective on career decision-making. This study combines three main factors- personality, market considerations, and motivation- in one framework, enabling a more comprehensive analysis of the dynamics of career decision-making in Islamic financial institutions.

The conceptual framework for this study model that came from looking at the literature review is shown below:
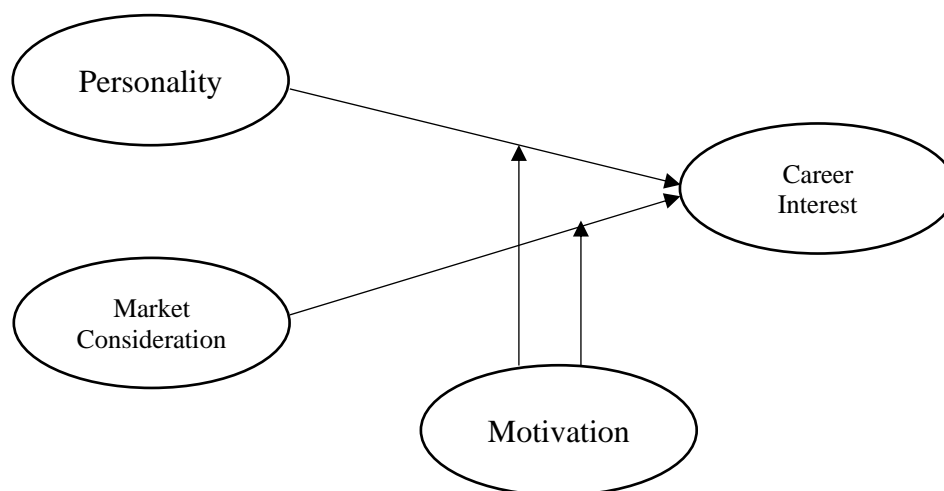
Figure 1. Conceptual Framework

Based on the picture above, the following hypothesis can be formulated:
H1: Personality Affects Student Career Interest
H2: Market consideration affects student career interest.
H3: Personality affects student career interest moderated by motivation
H4: Market consideration affects student career interest moderated by motivation

METHODS

The research approach used by the author is associative. An associative approach is research conducted to combine two or more variables to determine the effect between one variable and another (Irfan et al., 2024). This study also uses a quantitative approach that describes and summarizes various conditions, situations, and variables. Data analysis is quantitative/statistical with the aim of testing predetermined hypotheses. This research was conducted at several private universities in Medan City. The population in this study were all accounting students at several private universities in Medan City. This study uses purposive sampling with the criteria of Accounting Department students in semesters IV and VI. The reason for choosing students at levels IV and VI is:

1. They already have plans or thoughts about what alternatives they will pursue after graduation.
2. Expected to have adequate knowledge of the accounting profession to provide answers according to their plans.

The determination of the sample size in this study is based on the Central Limit Theorem, which states that the number of samples required to achieve a normal curve is at least 30 respondents. The sample size is determined using the Central Limit Theorem because this study's population is unknown. A total of 250 questionnaires were sent, so it was expected that the respondents who returned the questionnaire were at least 30 students. Samples were taken from five (5) private universities in Medan City. In this study, the data collection techniques used include (1) interviews with relevant parties conducted directly with respondents and related parties who have information about the objects and variables of the study, (2) questionnaires, which were given to students of Accounting study programs, and (3) documentation studies, which were carried out to tabulate data in written documents related to the objects and variables of the study.

In this study, statistical data analysis used SEM-PLS with the help of Smart PLS software. There are two stages in conducting SEM-PLS, but the two stages are carried out in one series: confirming the measurement model, which aims to evaluate data quality, namely the validity and reliability of data from latent and manifest variables, and evaluating goodness of fit. Then evaluating this model will design a structural model (Inner Model) and measurement model (outer model) (Hair et al., 2014). PLS-SEM aims to develop or build a theory (prediction orientation). PLS is used to explain whether there is a relationship between latent variables (prediction) (Hair & Alamer, 2022). PLS is a powerful analytical method because it does not assume current data with a certain scale measurement and small sample size (Hair & Alamer, 2022). The purpose of using *Partial Least Square* (PLS) is to make predictions. In making these predictions, it is to predict the relationship between constructs, in addition to helping researchers and their research get the value of latent variables that aim to make predictions. Latent variables are linear aggregates of their indicators. *Weight estimates* to create latent variable score components are obtained based on how the *inner model* (structural model connecting latent variables) and *outer model* (measurement model, namely the relationship between indicators and their constructs) are specified. The result is that the *residual variance of* the variables of the dependent variable (both latent variables and indicators) is minimized (Hair & Alamer, 2022).

RESULTS

This chapter describes the research findings, data handling, and discussion. As mentioned in the preceding chapter, this research employed a survey methodology using Structural Equation Modeling (SEM) techniques. The authors collected data by distributing 25 statement-item questionnaires to 230 relevant respondents who supported this research. Nevertheless, a mere 221 questionnaires were received. The questionnaire was employed for internal data gathering and, after that, organized using a Likert Scale instrument and analyzed using SEM.

Outer Model Analysis

Convergent validity consists of three tests: item reliability (validity of each indicator), composite reliability, and average variance extracted (AVE). It measures how much the existing indicators can explain the dimensions. This means that the greater the convergent validity, the greater the dimension's ability to implement the latent variable.

Item reliability is what we usually call indicator validity. Testing the reliability of items (indicator validity) can be seen from the loading factor value (standardized loading). This factor loading value is the magnitude of the correlation between each indicator and its construct. The loading factor value above 0.70 can be ideal, meaning that the indicator can be valid to measure the construct. However, the standardized loading factor value above 0.50 is acceptable. Meanwhile, the standardized loading factor value below 0.50 can be removed from the model (Hair, Howard, & Nitzl, 2020). The composite or construct reliability statistics are Cronbach's alpha and D.G rho (PCA). Cronbach's alpha measures the lower limit of a construct's reliability value, while composite reliability measures the true value of a construct's reliability. The rule of thumb used for the composite reliability value is greater than 0.6, and Cronbach's alpha value is greater than 0.60 (Hair et al., 2021). With these measurements, the construct is highly reliable if the value is > 0.60.

Table 1. Composite Reliability

	Cronbach's Alpha	Composite Reliability
Career Interest	0,924	0,938
Motivation	0,888	0,915
Personality	0,871	0,907
Market Considerations	0,884	0,912

Table 1 above shows that the composite reliability value for career interest is 0.924, motivation is 0.888, personality is 0.871, and market considerations are 0.884. Furthermore, Cronbach's alpha for career interest is 0.938, motivation is 0.915, personality is 0.907, and market considerations are 0.912. The four variables obtained Cronbach's alpha and composite reliability values above 0.60, so all factors have good reliability as measuring instruments.

Average variance Extracted (AVE) describes the variance that items can explain compared to the variance caused by measurement error (Cheung et al., 2023). The standard is that the construct has good convergent validity if the AVE value is above 0.50. This means that the latent variable can explain, on average, more than half of the variance of its indicators.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Career Interest	0,654
Motivation	0,642
Personality	0,660
Market Considerations	0,636

Table 2 above shows that the AVE value for career interest is 0.654, motivation is 0.642, personality is 0.660, and market considerations is 0.636. These variables have an AVE above 0.50, which indicates the construct has good convergent validity, where latent variables can explain an average of more than half the variance of their indicators.

The discriminant validity of the reflective measurement model is assessed based on cross-loading, and the AVE value is compared with the square of the correlation between constructs. The cross-loading measure compares the correlation of indicators with their constructs and constructs from other blocks (Dash & Paul, 2021). Good discriminant validity will explain the indicator variable more than the variance of other construct indicators. The following is the discriminant validity value for each indicator.

Table 3. Discriminant Validity

	Career Interest	Motivation	Personality	Market Considerations
X1.1	0,802	0,696	0,857	0,766
X1.2	0,725	0,680	0,844	0,735
X1.3	0,667	0,669	0,820	0,673
X1.4	0,634	0,654	0,771	0,674
X1.5	0,657	0,594	0,768	0,628
X2.1	0,633	0,653	0,624	0,721
X2.2	0,715	0,685	0,744	0,846
X2.3	0,706	0,717	0,721	0,868
X2.4	0,672	0,646	0,689	0,791
X2.5	0,684	0,677	0,704	0,839
X2.6	0,591	0,632	0,612	0,708
Y1	0,806	0,641	0,660	0,668
Y2	0,749	0,614	0,618	0,627
Y3	0,769	0,603	0,639	0,594
Y4	0,826	0,646	0,708	0,671
Y5	0,839	0,657	0,705	0,657
Y6	0,826	0,677	0,737	0,741
Y7	0,841	0,706	0,775	0,754
Y8	0,810	0,621	0,716	0,695
Z1	0,651	0,732	0,691	0,700
Z2	0,654	0,817	0,654	0,740
Z3	0,650	0,838	0,644	0,663
Z4	0,601	0,794	0,627	0,620
Z5	0,622	0,794	0,613	0,646
Z6	0,659	0,827	0,664	0,652

Table 3 above shows that each variable's discriminant validity value or loading factor is more correlated with its variable than with other variables. Likewise, the indicators of each variable are more correlated. This shows that the placement of indicators on each variable is

correct.

Another measurement criterion is the Heretroit-Monotrait Ratio (HTMT) value. If the HTMT value is <0.90, a construct has good discriminant validity (Rasoolimanesh, 2022).

Table 4. Heretroit-Monotoroit Ratio (HTMT)

	Career Interest	Motivation	Personality	Market Considerations
Career Interest				
Motivation	0,881			
Personality	0,754	0,622		
Market Considerations	0,525	0,747	0,675	

Table 4 above shows that each variable's discriminant validity value or Heretroit-Monotrait Ratio (HTMT) has a correlation smaller than 0.90. Likewise, each variable's indicator shows that the placement of indicators on each variable is appropriate.

Table 5. Fornell-Larcker Criteria

	Career Interest	Motivation	Personality	Market Considerations
Career Interest	0,809			
Motivation	0,799	0,801		
Personality	0,862	0,811	0,813	
Market Considerations	0,838	0,838	0,858	0,798

Based on table 5 above shows that the discriminant validity value or Fornell-Larcker Criteria for each variable has a higher correlation with its variable than with other variables. Likewise, with the indicators of each variable. This shows that the placement of indicators on each variable is correct.

Goodness of Fit (GoF) validates the overall structural model. The GoF index is a single measure to validate the combined performance of the measurement and structural models. This GoF value is obtained from the square root of the average value of the average communalities index (AVE) multiplied by the R^2 value of the model. The GoF value ranges from 0 to 1 with the interpretation of the values 0.1 (small GoF), 0.25 (moderate GoF), and 0.36 (large GoF) (Sarstedt et al., 2020). The higher the GoF value, the better the model's fit with the data. The following are the results of the goodness of fit model calculation:

Table 6. Average Communalities Index

Variable	AVE	R Square
Career Interest	0,654	0.790
Motivation	0,642	
Personality	0,660	
Market Considerations	0,636	
Average	0.648	0.790
GOF	0.635	

Based on Table 6 above, the average communalities result is 0.648. This value is then multiplied by R^2 and rooted. The calculation results show that the GoF value of 0.635 is more

than 0.36, so it is categorized as a large GoF, meaning that the model is very good (has a high ability) in explaining empirical data.

Inner Model Test

R-square measures the proportion of variation in the influenced value (endogenous) that can be explained by the variables that influence it (exogenous). This is useful for predicting whether the model is good or bad. The r-square result for endogenous latent variables of 0.75 indicates that the model is substantial (good); 0.50 indicates that the model is moderate (medium), and 0.25 indicates that the model is weak (bad).

Based on data processing that has been carried out using the smartPLS 4.0 program, the R-Square value is obtained, which can be seen in the following figures and tables:

Table 7. R-Square

	R Square	R Square Adjusted
Career Interest	0,790	0,785

From Table 7 above, it is known that the effect of personality, market considerations, and motivation on career interest, with an r-square value of 0.790, indicates that 79% of variations in the value of career interest can be explained by variations in the value of personality, market considerations, and motivation, or in other words, that the model is substantial (good), and other variables influence 21%.

F-Square is a measure used to assess the relative impact of an influencing variable (exogenous) on the influenced variable (endogenous). The criteria for concluding are if the F^2 value is 0.02. There is a small (weak) effect of exogenous variables on endogenous, and the F^2 value is 0.15. Exogenous variables have a moderate (medium) effect on endogenous; the F^2 value is 0.35, and then there is a large (good) effect of exogenous variables on endogenous. Based on data processing that has been carried out using the smartPLS 4.0 program, the F-Square value is obtained, which can be seen in the following figures and tables:

Table 8. F-Square

	Career Interest
Career Interest	
Motivation	0,044
Personality	0,258
Market Considerations	0,081

Based on Table 8 above, the effect of personality on career interest has an F^2 value of 0.258, indicating a moderate effect (moderate). The effect of market considerations on career interest has an F^2 value of 0.081, indicating a small effect (weak). The effect of motivation on career interest has an F^2 value of 0.044, indicating a small effect (weak).

The researchers measured the predictive relevance of the model (Q2) after determining the effect size value (f^2) to calculate the model's predictive power. Hair et al. (2021) claim that Q^2 evaluates parameter estimates and the model's inherent value. The researcher calculated Q^2 using the blindfolding procedure of PLS, which achieves estimation results from variable scores. In addition, researchers obtained variable scores from cross-validated redundancy scores. The extracted cross-validation results determine endogenous constructs' prediction, which also indicates the quality level of the model. According to Hair et al.

(2021), $Q^2>0$ in reflective endogenous variables indicates the predictive relevance of the model, while $Q^2<0$ indicates a lack of predictive power.

Table 9. Predictive Relevance (Q^2)

	SSO	SSE	Q² (=1-SSE/SSO)
Career Interest	1712,000	843,545	0,507
Motivation	1284,000	1284,000	
Personality	1070,000	1070,000	
Market Considerations	1284,000	1284,000	

Note: *SSO-Sum of square of Observations; SSE – Sum of Squares of Prediction Errors; while Q2 value = 1-SSE/SSO*

As shown in Table 9, the model has a predictive relevance of 0.507 for career interest. Based on these results, the Q2 values of the endogenous constructs are well above zero. Therefore, it can be concluded that the model has good predictive relevance.

Hypothesis Testing

This test determines the path coefficient of the structural model. The goal is to test the significance of all relationships or hypothesis testing. Hypothesis testing in this study is divided into direct influence and indirect influence.

Direct Effect

The results of the direct effect hypothesis test can be seen in the following path coefficient table:

Table 10. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Personality → Career Interest	0,493	0,490	0,066	7,502	0,000
Market Consideration → Career Interest	0,296	0,294	0,067	4,440	0,000

Based on Table 10, it can be stated that hypothesis testing is as follows: The effect of personality on career interest has a path coefficient of 0.493. This influence has a probability value (p-value) of 0.000 <0.05, meaning that personality significantly affects student career interest in Islamic Financial Institutions. The effect of market considerations on career interest has a path coefficient of 0.296. This influence has a probability value (p-value) of 0.000 <0.05, meaning market considerations significantly affect students' career interest in Islamic Financial Institutions.

Moderating Effect

The moderating effect between the independent variable and the dependent variable in this study can be stated as follows:

Table 11. Moderating Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Moderating Effect 1→ Career Interest	0,010	0,004	0,077	0,129	0,898
Moderating Effect 2 → Career Interest	0,049	0,051	0,069	0,708	0,479

Based on Table 11 above, hypothesis testing is as follows: The effect of personality on career interest moderated by motivation has a path coefficient of 0.010. This effect has a probability value (p-value) of 0.898> 0.05, meaning that motivation cannot moderate the effect of personality on student career interest in Islamic Financial Institutions. The effect of market considerations on career interest moderated by motivation has a path coefficient of 0.049. This effect has a probability value (p-value) of 0.479> 0.05, meaning that motivation cannot moderate the effect of market considerations on student career interest in Islamic Financial Institutions.

DISCUSSION
The Effect of Personality on Student Career Interest
This study's results indicate that personality significantly affects students' career interests in Islamic financial institutions. This research proves that students' condition/personality is a strong factor in their future careers. When the circumstances in the work environment match the personal conditions of students, it will affect their interest in a career there. This shows that their interest in a career in Islamic financial institutions is influenced by the suitability of their personality to the work environment in Islamic financial institutions. The influence of personality on students' career interests is crucial in understanding their career choices. Personality dimensions, such as extroversion, openness to experience, and conscientiousness, can influence students' career direction. Extroverted students tend to be more attracted to careers that involve social interaction, such as marketing or management, as they enjoy cooperation and communication.

Conversely, more introverted individuals may prefer careers that require analytical and independent thinking, such as accounting or research. Openness to experience also plays a big role, as creative and innovative students seek careers that allow them to think outside the box, such as art or technology. Meanwhile, a highly conscientious nature makes students more suitable for positions that require rigor and responsibility. These findings are in line with previous research conducted by (Ettu, 2022); (Rahmi & Putra, 2023), and (Justina, 2022), where it is concluded that personality variables have a significant influence on student career interest.

The Effect of Labor Market Considerations on Student Career Interest
Furthermore, the results of this study indicate that labor market considerations significantly affect students' career interest in Islamic financial institutions. This research proves that students should consider the existing job market when determining future careers. Easy access to job vacancies, guaranteed security in the workplace, and the career path offered by the company will be important factors in their career choice. The link

between labor market considerations and students' career interests is clear. Job availability, salary, stability, educational relevance, and social and environmental influences influence students' career decisions. Understanding these dynamics is important for educational institutions and policy developers to create programs that support students in planning careers that match their interests and labour market conditions. It can also assist students in making more informed and purposeful decisions in their career journey. The study results concluded that higher job market considerations increased students' interest in a career in Islamic financial institutions. These results are by previous research conducted by (Wafi & Rohayati, 2024); (Oktaviani & Diana, 2023); (Suyanto et al., 2024), and (Septianingsih & Sari, 2023)**,** which results in the variable of labor market considerations having a significant influence on career interest in Islamic financial institutions.

Motivation Moderation The Influence of Personality on Student Career Interest

This study states that motivation cannot strengthen the relationship between personality and student career interest. Based on the results of distributing questionnaires that students have filled out, it can be seen that students have an interest in a career in Islamic financial institutions based on their desires because, according to them, a career in Islamic financial institutions is by their expertise and educational background. When discussing the relationship between personality and students' career interests, it is often assumed that intrinsic and extrinsic motivation can strengthen the relationship. However, there are arguments to suggest that motivation does not always serve as an amplifier and, in some cases, can have a more complex or even negative impact. In addition, they also feel that choosing a job in an Islamic financial institution can provide a sense of comfort within themselves.

Meanwhile, factors influencing students' motivation for a career in Islamic financial institutions due to several factors, such as getting a job that provides additional salary (outside the basic salary, such as honorarium), cannot strengthen their career interest in Islamic financial institutions. The findings show that students' interest in choosing a career is influenced by their motivation. Students' motivation to pursue a career in Islamic financial institutions does not strengthen their interest in working there. This means that students do not need motivation/encouragement anymore because encouragement is already part of the personality/personality of the students. Based on these results, the third hypothesis, which presents that motivation strengthens the influence of personality on students' career interest in Islamic financial institutions, cannot be accepted. Therefore, increasing students' interest in choosing their careers is due to the suitability between students' conditions and the work environment in Islamic financial institutions without being strengthened by motivation. The results of this study contradict research conducted by (Ramadhani & Setyono, 2022), which concluded that motivation does not moderate the influence of personality on student career interest.

Motivation Moderation the Effect of Labor Market Considerations on Student Career Interest

This study states that motivation cannot strengthen the relationship between labour market considerations and student career interests. This shows that Islamic banking students will pay attention to labour market considerations in their career choices and will increase their fighting power to realize their career dreams in the future. Based on these results, the fourth hypothesis is accepted, which presents motivation and strengthens the influence of

labour market considerations on students' career interest in Islamic financial institutions. While motivation may play a role in students' career decision-making, it does not necessarily strengthen the relationship between labour market considerations and career interest. Factors such as the dominance of external factors, job market uncertainty, and social pressures can change how students view their career options. Understanding these dynamics is important for educators and counselors to help students explore career options that align with their interests and values rather than simply following job market trends. Therefore, in choosing a student career, labor market considerations are crucial in increasing their career interest in Islamic financial institutions. The existence of motivation within students will also further strengthen their interest in achieving their desired goals. With high motivation, a student certainly wants to increase expertise for career development. This can be done by attending seminars and training and joining group discussions or associations on and off campus. Research on the effect of motivation on student career interest has been conducted (Ramadhani & Setyono, 2022), showing that motivation does not moderate the effect of market considerations on career interest.

CONCLUSION

The results stated that four hypotheses were acceptable, while one was rejected. This study found that personality can affect students' career interests in Islamic financial institutions. This shows that students feel the work environment influences their conditions in Islamic financial institutions. In addition, labour market considerations also affect students' career interest in Islamic financial institutions. The ease of accessing job vacancies, career flexibility, and job promotions offered by Islamic financial institutions can foster their interest in a career there. In addition, the results also show that motivation cannot strengthen the relationship between personality and labour market considerations on student career interests.

Based on this research, researchers advise that the institute is expected to provide support and environmental conditioning to motivate students to have a career in Islamic financial institutions. This can be done by organizing extracurricular activities or training to help students achieve their desired careers, especially in the sharia field. Educational institutions should develop education and training programs considering students' personality characteristics. This can be done by organizing workshops or seminars that help students understand their traits and personalities and their implications for career choices, especially in the Islamic finance sector. It is important to provide accurate and up-to-date information on the job market conditions in Islamic financial institutions. This includes data on job opportunities, salaries, and career prospects. With clear information, students can make better decisions that match their interests and abilities. Educational institutions should also focus on developing students' intrinsic motivation. Mentoring or career guidance programs emphasize the importance of finding meaning in work, which can help students discover their true interests and choose an appropriate career path. Then, for further research, the results of this study are expected to be used as a reference when researching the same topic. In this study, the authors only used personality variables, labor market considerations, and motivation so that future researchers are expected to add other more relevant factors so that more other variables can be studied. By implementing the above suggestions and recommendations, educational institutions and Islamic financial institutions can be more effective in helping students find and pursue careers that suit their personalities and interests. This holistic approach will benefit students and contribute to developing a stronger and more

sustainable Islamic finance sector. In addition, in this study, the authors chose the criteria for respondents with a population of private university students in Medan so that future researchers are expected to increase the number of respondents by a larger number, expand the research area, and increase the range of research so that further research can obtain more accurate results.

.

REFERENCES

Aji, A. W., Ayem, S., & Ratrisna, Y. R. C. T. (2022). Pengaruh Persepsi Karir, Pertimbangan Pasar Kerja, Dan Penghargaan Finansial Terhadap Minat Berkarir Di Bidang Perpajakan (Studi Kasus Pada Mahasiswa Program Studi Akuntansi Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa). *Jurnal Ilmiah Akuntansi*, *13*(1), 89–97.

Amalia, Z., & Fauzi, A. (2021). Pengaruh Penghargaan Finansial, Pertimbangan Pasar Kerja, dan Lingkungan Kerja Terhadap Pemilihan Karir Sebagai Akuntan Pada Mahasiswa Akuntansi di Jakarta. *Jurnal Ilmiah Edunomika*, *05*(02), 1–20.

Annisari, A., & Anggraini, T. (2022). Strategies for Increasing the Competence of Sharia Banking Students' Career Interest in Sharia Financial Institutions. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, *5*(2), 592–608. https://doi.org/10.31538/iijse.v5i2.2346

Ayesha, I., Marsinah, M., Marisya, F., Malini, S., & Qosim, N. (2023). Islamic Economic Contribution In The Age of Globalization Trend. *Ekonomica Sharia: Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, *9*(1), 19–36. https://doi.org/10.36908/esha.v9i1.900

Bleidorn, W., Hopwood, C. J., Back, M. D., Denissen, J. J. A., Hennecke, M., Hill, P. L., Jokela, M., Kandler, C., Lucas, R. E., Luhmann, M., Orth, U., Roberts, B. W., Wagner, J., Wrzus, C., & Zimmermann, J. (2021). Personality trait stability and change. *Personality Science*, *2*, 1–20. https://doi.org/10.5964/ps.6009

Dash, G., & Paul, J. (2021). CB-SEM vs PLS-SEM methods for research in social sciences and technology forecasting. *Technological Forecasting and Social Change*, *173*(2021), 1–11. https://doi.org/10.1016/j.techfore.2021.121092

Ettu, T. U. (2022). Influence of Personality Variables on Career Choices of Senior Secondary School Students in Lagos State: Implications for Career Guidance in Post Covid-19 Era. *NIU Journal of Humanities*, *7*(4), 69–78. https://doi.org/10.58709/niujhu.v7i4.1557

Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics*, *1*(3), 100027. https://doi.org/https://doi.org/10.1016/j.rmal.2022.100027

Hair, Joe F, Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, *109*, 101–110. https://doi.org/https://doi.org/10.1016/j.jbusres.2019.11.069

Hair, Joseph F, Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Evaluation of Reflective Measurement Models BT - Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook* (J. F. Hair Jr., G. T. M. Hult, C. M. Ringle, M. Sarstedt, N. P. Danks, & S. Ray (eds.); pp. 75–90). Springer International Publishing. https://doi.org/10.1007/978-3-030-80519-7_4

Irfan, I., Manurung, S., & Hani, S. (2024). *Metode Penelitian Bisnis : Konsep & Aplikasi* (E. Sinambela (ed.); Edisi Revi). UMSU Press.

Justina, A. N. (2022). The Influence of Personality Traits on Career Decision Among Secondary School Students in Enugu East Senatorial Zone of Enugu State. *African Journal of Social Sciences and Humanities*, *5*(1), 1–9. https://doi.org/10.52589/AJSSHR

Menne, F., Mardjuni, S., Yusuf, M., Ruslan, M., Arifuddin, A., & Iskandar, I. (2023). Sharia Economy, Islamic Financial Performance and Factors That Influence It—Evidence from Indonesia. *Economies*, *11*(4). https://doi.org/10.3390/economies11040111

Mutanga, M. B., Piyose, P. X., & Ndovela, S. (2023). Factors Affecting Career Preferences and Pathways: Insights from IT Students. *Journal of Information Systems and Informatics*, *5*(3), 1111–1122. https://doi.org/10.51519/journalisi.v5i3.556

Nainggolan, E. P., Sari, M., Alpi, M. F., & Jufrizen, J. (2020). Model Faktor Determinan Pemilihan Karir Mahasiswa Akuntansi Sebagai Konsultan Pajak Pada Universitas Swasta Di Kota Medan. *Jurnal Akuntansi Dan …*, *21*(1), 79–90.

Oktaviani, S. A., & Diana, A. L. (2023). The Effect of Professional Training, Job Market Considerations, and Work Environment on Accounting Students' Interest in Careers to be Public Accountants. *Research of Accounting and Governance*, *1*(2), 1–14. https://doi.org/10.58777/rag.v1i2.47

Rahmawati, D., Pahala, I., & Utaminingtyas, T. H. (2022). Pengaruh Self Efficacy, Pertimbangan Pasar Kerja, dan Pengetahuan Perpajakan Terhadap Minat Memilih Karier Konsultan Pajak Pada Mahasiswa Akuntansi Universitas Negeri Jakarta. *Jurnal Akuntansi, Perpajakan Dan Auditing*, *3*(2), 461–479.

Rahmi, M., & Putra, Y. E. (2023). Pengaruh penghargaan finansial, lingkungan keluarga, dan pertimbangan pasar kerja terhadap minat mahasiswa berkarir menjadi akuntan. *Jurnal Ilmiah Akuntansi Dan Keuangan*, *5*(9), 717–726. https://journal.ikopin.ac.id/index.php/fairvalue

Ramadhani, N. L., & Setyono, J. (2022). Determinan Minat Berkarir Mahasiswa di Lembaga Keuangan Syariah Dengan Motivasi Sebagai Variabel Moderasi. *Journal of Business Management and Islamic Banking*, *1*(1), 17–34. https://doi.org/10.14421/jbmib.2022.011-02

Rasoolimanesh, S. M. (2022). Discriminant validity assessment in PLS-SEM: A comprehensive composite-based approach. *Data Analysis Perspectives Journal*, *3*(2), 1–8.

Sari, M. (2013). Faktor - Faktor Yang Mempengaruhi Pemilihan Karir Menjadi Akuntan Publik oleh Mahasiswa Departemen Akuntansi Fakultas Ekonomi UMSU Medan. *Jurnal Riset Akuntansi Dan Bisnis*, *13*(2), 174–201. https://doi.org/10.30596%2Fjrab.v13i2.148

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2020). Handbook of Market Research. In *Handbook of Market Research* (Issue July). https://doi.org/10.1007/978-3-319-05542-8

Septianingsih, C. M., & Sari, I. R. (2023). The Influence of Perceptions, Social Motivations, and Job Market Considerations on Students' Interest in a Career As a Tax Consultant. *Jurnal Penelitian Ekonomi Dan Akuntansi*, *8*(3), 409–421. http://jurnalekonomi.unisla.ac.id/index.php/jpensi

Sufiyati, M. S. S. P. D. (2019). Factors Affecting The Selection Of Student Career As A Public Accountant. *Jurnal Akuntansi*, *23*(2), 269. https://doi.org/10.24912/ja.v23i2.588

Suniantara, I. G., & Dewi, L. G. K. (2021). Motivasi Memoderasi Pengaruh Pertimbangan Pasar Kerja, Lingkungan Kerja, Personalitas terhadap Minat Mahasiswa Menjadi

Akuntan Publik. *E-Jurnal Akuntansi*, *31*(8), 1947. https://doi.org/10.24843/eja.2021.v31.i08.p06

Suyanto, S., Saputra, B., & Putri, F. (2024). Accounting Knowledge, Job Market Considerations, Accounting Students' Career Interest in Public Accounting Field: Financial Rewards as A Moderating Variable. *Maksimum*, *14*(1), 59. https://doi.org/10.26714/mki.14.1.2024.59-73

Wafi, S. A., & Rohayati, S. (2024). The Influence of Job Market Considerations , Financial Rewards , and Perceptions of The Public Accountant Profession on Interest In a Public Accountant Career Among UNESA Faculty of Economics and Business Students. *International Journal of Economy, Education, and Entrepreneurship*, *4*(2), 290–301.

Zulkifli, F. A. Z., Ab. Rahman, O., & Musa, N. N. (2021). The Relationship between Personality and Career Decision Making Self Efficacy Among Pra-University Student at Machang, Kelantan. *'Abqari Journal*, *25*(2), 36–60. https://doi.org/10.33102/abqari.vol25no2.465