

The Effects of Social Cognitive Career Theory and Religiosity towards Career Preference in Sharia Based Financial Institutions

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Abstract. The needs of sharia-based higher education is now an urgency in Islamic financial institutions in Indonesia. This study examines whether social cognitive career theory (SCCT) and religiosity affect career preference of students of sharia finance and economics program. The SCCT covers 1) intrinsic/self motivation, 2) extrinsic motivation (work place, salary and respect of sharia expert), 3) third party influence (family, friends, teachers, media, supervisor and environment), 4) career awareness. Religiosity describes how deep the students understand their religion. Using structural equation modeling (SEM) for 325 observation of sharia finance and economics students, the test finds that intrinsic motivation, extrinsic motivation, and third-party influences significantly affect career preference, while career exposure and religiosity do not. It implies that sharia related education institution should maintain motivation of students and good influence of environment towards the students' motivation to have career in Islamic institutions. Introducing career and job as well as topics to strengthen their knowledge in sharia are also important to motivate students.

Key words : Social Cognitive Career Theory, Intrinsic Motivation, Extrinsic Motivation, Career Awareness, Religiosity.

1. Introduction

Shariah-based financial institutions in Indonesia, both banking and non banking, currently show significant growth in both government regulation and institutional performance. The existence of regulations increasingly affirms the legal foundation of sharia banking in Indonesia and will certainly have impact on the growth of Islamic banking itself. The increase in institution will be followed by the needs for human resources (HR). The problem of the lack of human resources both in terms of quantity and quality is often the main issue that might hamper the growth rate of shariah-based financial institutions.

One of main factors that greatly affect the quantity and quality of human resources is the role of Islamic financial education. It is important to analyze what factors affect the preferences of Sharia economics, financial, and/or business students to choose career paths in shariah-based financial institutions as a first step. In this way, it is expected that in the future, the gap between the demand and supply of human resources for sharia-based financial institutions in Indonesia will be minimized. This gap creates two options in filling in the needs of sharia-competenced human resources, i.e. first, recruiting sharia education but not experienced, or second, recruiting experienced people but not sharia-related background. In fact, 70% of the human resources in Islamic banks have the second condition (Munthe, 2012). Hence, it is important to increase of quantity and quality of sharia-related graduate to fill of the needs as well as to increase the motivation to choose sharia-related career for students in sharia tertiary education.

Social Cognitive Career Theory (SCCT) says intrinsic motivation, extrinsic motivation, third party influence, and career exposure are variables that affect one's career preferences. It is needed to be examine the theory to the sharia related tertiary education students. This study add whether religiosity factor plays role in motivating students to choose Islamic institutions as their career. the test finds that intrinsic motivation, extrinsic motivation, and third-party influences significantly affect career preference, while career exposure and religiosity do not. Part one describe the background of the research while part two discusses the literature review and hypotheses development. Research method is described in part three followed by the result and discussion in the last part or this paper.

2. Literature Review and Hypotheses Development

2.1 Social Cognitive Career Theory

The concept of SCCT that is derived from Albert Bandura's social cognitive theory (Bandura, 1999a; Lent, Brown, & Hackett, 1994) connects factors that affect the social cognitive person with the selection of career path that will be taken. These factors include intrinsic motivation, extrinsic motivation, third-party influences, and career exposure.

Intrinsic motivation is built on constructs that reflect that every human being has a tendency to learn and digest what he or she learns (Lent & Brown, 2017). Intrinsic motivation refers to what a person does because it is based on something interesting and fun (Deci & Ryan, 1985). Based on the social cognitive theory developed by Albert Bandura, intrinsic motivational constructs are built on self efficacy-related thinking in which an individual is considered to have a proactive ability in self-regulating (Tarsidi, n.d.). The main source affecting one's self efficacy is a form of feeling, experience, and emotion or psychological state. Here are the hypotheses for this variable.

H₁: Intrinsic motivation affects the career preference of students in syariah-based financial institutions.

Based on the cognitive social theory developed and developed by Albert Bandura, one of the main principles in cognitive social theory of career is the expectation of results (Bandura, 1999b; Tarsidi, n.d.). Expectation of results is an individual's belief about the outcome of an action he or she performs (Lent & Brown, 2017). In self-determination theory, extrinsic motivation is built on constructs that reflect that an action is performed because it is based on a particular outcome (Deci & Ryan, 1985). The expectation principle of these results is also considered to have an effect in achieving a particular goal (Ochs & Roessler, 2004). A person who is extrinsically motivated will take action even if they do not enjoy the action. This is because what they do is based on the hope of getting certain results such as to get rewards, rewards, or it could be because of the pressure they get. Therefore, the hypotheses is as follow:

H₂: Extrinsic motivation affects the career preference of students in sharia-based financial institutions.

The third party is the other side around us. Third parties may be family members, friends, teachers, counselors, professional practitioners, and so on. The existence of a third party around a person will affect how the person will behave and act (Bisk, 2002). Third parties that have an influence on a person can be categorized as a role model, so whatever happens to a third party will have an impact on the pattern of individual behavior (Collin, 1979). In the case of parents as third parties who have an influence on an individual, advice and input from parents will greatly affect how the decisions and patterns of behavior undertaken by the individual (Franciss, Dan, & Mangoting, 2014). The hypotheses for this factor is as follow:

H₃: The influence of third parties has an effect on the career preference of the student at syariah based financial institution.

Understanding a career is a person's understanding of the career that will be taken. The scope of career understanding is the facts about occupations and positions that will be used to help one to gain understanding, views, and understanding of the world of work. To gain a career understanding, one can get information that comes from professional practitioners, career counselors, social media, books, seminars, or other relevant sources. Career information obtained by students, the majority of which are obtained from career-related organizations to which they are targeted (Erlane, Jamaliah, Noraini, & Kamaruzaman, 2008). Not only in the form of information, this career understanding can also be pursued through training channels from professionals in order to improve the knowledge and expertise of the individual (Merdekawati & Sulistyawati, 2011). The third hypotheses is:

H₄: Career exposure affects the career preference of students in sharia-based financial institutions.

2.2. Religiosity

Religiosity can be defined as an action that shows an aspect of religion that has been embedded and attached to the heart of an individual. Religious aspects can be interpreted as knowledge related to religion, beliefs, worship and practice, and appreciation of the religion it embraces (Delener, 1990; Yousaf & Shaukat Malik, 2013). Religiosity in religious psychology is described as a thought, feeling, and motivation that encourages a person to behave in accordance with his religious teachings (Mokhlis, 2009). Religius is also a commitment from within the heart of a person related to his will and his choice to follow the rules and instructions that have been taught in his religion to achieve the happiness of the afterlife (McDaniel & Burnett, 1990). Therefore, the fifth hypothesis of this study is:

H₅: Religiosity affects the career preference of students in sharia-based financial institutions.

The research framework can be described below:

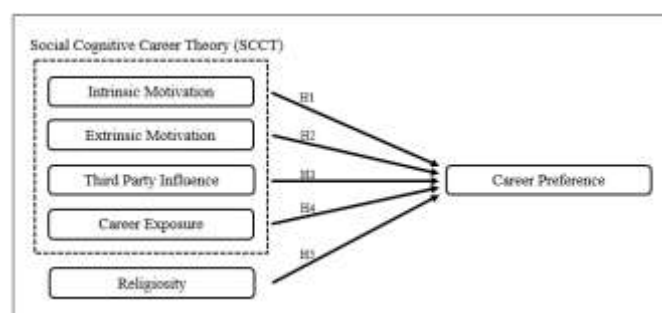


Fig. 1. Reserach Framework

3. Research Method

The research is done by surveying through social media over students who are studying at sharia-related program in main regions of Java (West, Center, and East of Java). The questionare is modified from previous study which is first tested grammatically and for wording as well as a pretest over small number of respondents before was applied to main respondents. 325 respondents participated in this research. Intrinsic motivation is measured using questionnaire in table 1.

Tabel 1 Indicator for intrinsic motivation

1	I like shariah economics and finance subject
2	Sharia Islamic and finance is interesting
3	I have intentions in having career in sharia economics and finance
4	I will spend time to learn sharia economics and finance
5	I have a basic knowledge in sharia economics and finance

Source: modified from Odia & Ogiedu (2013)

Extrinsic motivation is measured using questionnaire in table 2.

Tabel 2 Indicator for intrinsic motivation

1	I chose this program because the jobs related to sharia economics and finance are numerous
2	I chose this program because the demand of sharia economics and finance is high
3	I will get high level of salary if I graduate from this program
4	Society will pay respect for expert in sharia economics and finance
5	Everybody will pay respect for profession in sharia economics and finance

Source: modified from Odia & Ogiedu (2013)

Extrinsic motivation is measured using questionnaire in table 3.

Tabel 3 Indicator for esxtrinsic motivation

1	Family and friends influence my career
2	Teachers influence my career
3	Media influence me in choosing my career
4	Society and environment influence me in choosing my career
5	Academic advisor influence me in choosing my career

Source: modified from Erlane et al. (2008)& Hutaibat (2012)

Career exposure is measured using questionnaire in table 4.

Tabel 4 Indicator for Career exposure

1	I aware of the existence of shariah financial instition around me
2	I got some case study related to shariah financial instition during my study
3	There is a center for shariah financial in my university
4	There are numerous job in shariah financial field
5	There is a good support of my university on sharia economics and finance program

Source: modified from Hutaibat (2012)

Religiosity is measured from action that shows an aspect of religion that has been embedded and attached to the heart of an individual. Therefore, the questionnaire is related to the activities and perception of the respondents upon the religion sharia. As the questionnaire is quite long (19 questions), the data can be taken upon request to the corresponding author. The same case for the questions related to the dependent variable (career preferences).

4. Results

The measurement model or the so-called outer model in PLS-SEM is the relationship between the latent variable and its indicator. In this measurement model, there are six constructs measured by several reflective indicators for each construct. The measurement result discriminant validity is in table 5.

Table 5. Measurement Results Discriminant Validity

	ME	MI	EK	PP	JK	R
ME	0,778					
MI	0,487	0,806				
EK	0,533	0,572	0,728			
PP	0,515	0,415	0,393	0,733		
JK	0,524	0,650	0,457	0,432	0,819	
R	0,311	0,566	0,424	0,327	0,422	0,741

Source: Results of Smart-PLS Output Processing

Table 6 shows the results of path coefficient measurements that explain how strong the influence of one variable to other variables. The effect of the independent variable on the dependent variable can be categorized statistically significant if more than 10% or 0.1. The intrinsic motivation variable has an effect of 46,2% so it can be categorized significantly in affecting career preference. Extrinsic motivation has a value of 22.4% so it can be categorized significantly affect career preference. Likewise with third-party influence variables that have a significant effect on career preferences of 10.4%. However, career comprehension and religiosity variables have no significant effect on career preference because they have significance value below 10% ie 1% and 5.3% respectively.

Table 6. Results of Structural Model Measurement

	Path Coefficients	T Statistics
Intrinsic Motivation	0,462	6,864***
Extrinsic Motivation	0,224	4,157***
Third Party Influence	0,104	1,793*
Career Exposure	0,010	0,147
Religiosity	0,053	0,927

Source: Results of Smart-PLS Output Processing

Based on the t-stat test which can be seen in table 4.3, it is known that the variables of intrinsic motivation and extrinsic motivation significantly influence the career preference at 1% level of significance. While the third party influence variables significantly influence the career preferences at the level of significance of 10%. However, career exposure and religiosity variables have no significant effect on career preference.

5. Discussion and Conclusio

These results support findings from previous studies such as the finding that intrinsic motivation positively affects the career preferences of accounting students in Nigeria (Odia & Ogiedu, 2013; Ng et al., 2017). It is in line with the theory of self-determination which when someone is intrinsically motivated to work in accordance with what is interesting and fun for himself. When one likes sharia finance economics and considers sharia finance economics is an interesting thing, then they will have tendency to choose career path which still cover the field of syariah financial economy.

The examination of hypotheses 2 support findings that large pay and job availability are among the causes that affect a person's career path preferences (Jackling & Keneley, 2009; James & Hill, 2009). Similarly, the finding that material motivation and employment availability are influencing students of Islamic economics studies to have career preference in sharia banking institutions (Hasanah, 2017). This result is in line with the Bandura theory in which extrinsic motivation is based on one's beliefs about the outcome of his actions. The test of hypotheses 3 is in line with Ng et al. (2017).

The exam of hypotheses 4 on career exposure is not consistent with result of Hutaibat (2012), Ng et al. (2017), Erlane et al. (2008), and Hutaibat (2012). However, Erlane et al. (2008), and Hutaibat (2012) used only professional practitioners as the career exposure while this study derives career exposure from many sources. Religiosity is found not influence the career path as also found similarly by Hasanah (2017). Although the indicators of religiosity used in this study differed from the indicators of spirituality used in other studies, in fact did not make different results between this study and the previous studies. In fact, previous research used only spiritual variables which only measure on the level of confidence, in contrast to that done in this study which indicators used to measure religiosity not only measure spirituality, but also on patterns of respondent behavior. But the test results obtained are the same that both spirituality and religiosity does not significantly affect the career preference of students at sharia-based financial institutions. Further studies is expected to improve the measurement or religiosity and add some qualitative study to improve the results.

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