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The Role of Learning Experience and Religiosity on the Interest of Accounting Students to Pursue a Career in Islamic Financial Institutions

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ABSTRACT

This research is motivated by the rapid development of the Islamic finance industry in Indonesia over recent decades, which has created attractive career opportunities for accounting graduates. As accounting students generally possess strong competencies in finance, and several universities have incorporated Islamic accounting into their curricula, this sector presents a relevant professional pathway. This study investigates the influence of learning experience and religiosity on accounting students career interest in Islamic financial institutions, with information overload and alternative attractiveness as moderating variables. Using Structural Equation Modeling (SEM), data were collected from 100 university students in Indonesia. The study's findings, rooted in the Theory of Planned Behavior and Cognitive Load Theory, demonstrate that both learning experiences and religiosity significantly influence career interests. Interestingly, an overload of information tends to weaken the relationship between religiosity and career interest, but it does not affect the bond between learning experiences and career interest. Additionally, the allure of alternative options can reduce the connection between religiosity and career interest, while leaving the link between learning experiences and career interest intact.

Keywords: Alternative Attractiveness, Information Overload, Islamic Financial Institutions, Learning Experience, Religiosity.

1. Introduction

The Islamic finance sector in Indonesia began its journey toward expansion with the founding of Bank Muamalat in 1992, which became a catalyst for the growth of Islamic banking in the nation. Following Bank Muamalat's establishment, the industry experienced significant progress with the launch of various other Islamic financial institutions, including Baitul Maal, a range of Islamic insurance companies, and Islamic microfinance organizations. Based on the 2023 Sharia Financial Development Report, Indonesia recorded total Islamic financial assets of IDR 2,582.25 trillion, an increase of 9.04% from IDR 2,368.24 trillion the previous year (excluding Islamic stocks), placing Indonesia in the tenth world in the Islamic finance industry (Otoritas Jasa Keuangan, 2023).

The growth of Islamic financial institutions in Indonesia is increasing job opportunities in this sector. However, even though Islamic financial institutions are growing, the availability of human resources with sharia competence is still limited. The mismatch of human resource competencies with business needs is a challenge in the development of human resources in the Islamic economic sector. Many Islamic financial institutions in Indonesia are still recruiting staff with a bachelor's degree in economics (Primadhyta, 2021). To overcome this obstacle, accounting departments at various public and private universities in Indonesia

offer sharia accounting courses to support students' careers in Islamic Financial Institutions. Based on PDDikti 2023 data, there are 4,523 universities in Indonesia, and in 2019 there were 991 accounting study programs. The Islamic University of Indonesia, Sriwijaya University, Muhammadiyah University of Yogyakarta, University of Bengkulu, and University of Muhammadiyah Bengkulu are some of the universities that have made sharia accounting as a course majoring in accounting.

Sharia Financial Institutions are one of the career options for accounting students because accounting students study the fields of finance and Islamic accounting, and financial institutions apply ethical principles that prioritize fairness and transparency, public welfare, and compliance with moral principles.

The presence of a sharia accounting course does not necessarily mean that students enrolled or graduated from the program are specifically interested in working for an Islamic financial organization. Based on opinion (Koa & Mutia, 2021) Interest can be interpreted as a strong motivational impulse in individuals to earnestly seek and strive for ways to achieve their expected goals. Of course, there are various factors that can affect students' desire to have a career in Islamic financial institutions.

The Theory of Planned Behavior developed by Ajzen 1991 explains how attitudes, subjective norms, and perceptions of behavior control affect an individual's intention to act (Felya & Budiono, 2020). In this study, the Theory of Planned Behavior was used to analyze the influence of learning experience on the interest of accounting students to have a career in Islamic financial institutions. Quality learning experiences form positive attitudes and perceptions of behavioral control towards sharia careers, as well as reflective and directed attitudes towards career choices. These experiences influence an individual's perception of career prospects and challenges, and a conducive learning environment strengthens self-confidence. A learning environment that provides abundant information and supports openness allows individuals to expand their horizons and knowledge, form subjective norms and positive attitudes towards careers that match personal competencies and values. Access to career information in a learning environment increases students' chances of assessing and comparing career options, supporting informed and comprehensive decision-making.

According to the Theory of Planned Behavior, students' degree of religious commitment is seen as a personal belief or standard that could impact their interest in pursuing a career in Islamic financial institutions. In the search for true meaning in life and happiness, religiosity is reflected in beliefs, attitudes toward religious values, and ceremonial activities that demonstrate a vertical and horizontal relationship with God. Religious beliefs, such as the prohibition of usury, have prompted many Bank Rakyat Indonesia (BRI) employees to resign (Reuters, 2021), reflects their attitude towards the teachings of Islam. "Religiosity" refers to views and behaviors based on certain beliefs. Research reflecting their attitude towards the teachings of Islam. "Religiosity" refers to views and behaviors based on certain beliefs. Research by Wafa et al. (2023) and Mardiyani et al. (2022) show that religiosity plays a crucial role in shaping the career aspirations of accounting students towards working in Islamic financial institutions, according to the findings.

According to Cognitive Load Theory, information that exceeds an individual's cognitive capacity inhibits optimal processing. In the context of career selection, students not only explore personal interests, but also feel the appeal of various career alternatives beyond their initial interest. Information overload occurs when a person is exposed to a large volume of career information, beyond the cognitive capacity to process and understand information optimally (Heitmann et al., 2007). This often arises in academic and professional settings, where the abundance of information regarding career options can make it difficult for students to sift through relevant information. Alternative attractiveness reflects an interest in attractive and viable career options in the job market (Jones et al., 2000). When many attractive career alternatives are available, students are often faced with the dilemma of choosing the path that best suits their aspirations and competencies, so confusion can interfere with reflection in choosing a career that is in line with their long-term goals.

In situations where information about products or careers is plentiful, students often face challenges in filtering out information relevant to their career preferences (Eppler & Mengis, 2004). The inability to filter information can reduce the quality of decisions, making the learning experience and religiosity expected to support career selection less effective. When people are attracted to different job options, they usually prioritize trendy or lucrative career paths in the immediate future, neglecting the future prospects or personal satisfaction of the profession (Alexander & Sriwidharmanely, 2023). This shows that the excess of information

and alternative appeal have a significant impact in shaping students' perspectives on the most appropriate career choices.

This study presents new insights related to the factors that influence decisions in choosing a career in Islamic accounting institutions. Previous research has often ignored external factors, such as information overload and alternative attractiveness, in analyzing students' career interests, focusing more on internal factors such as motivation or skills without considering the broader context. This study seeks to overcome these shortcomings by integrating the Theory of Planned Behavior for the variables of experience and religiosity, as well as the Cognitive Load Theory for the variables of information overload and alternative attraction. This study offers a fresh outlook on how students view and select careers in Islamic financial institutions. Its goal is to investigate how factors like educational experiences, religious beliefs, information overload, and alternative opportunities impact students' decisions to pursue careers in Islamic accounting organizations. The study tests the hypothesis that these external factors significantly affect students' career decision-making.

This study delivers essential insights for accounting students beginning their professional journeys. By examining how learning experiences and religiosity shape future job choices, along with the effects of information overload and alternative options on career interests, this research provides actionable guidance for students aiming to successfully navigate the accounting landscape and make well-informed career decisions. The findings from this study serve as a valuable resource for accounting students assessing various career paths and opportunities (Irvandi, 2024).

2. Literature Review

2.1. Theory of Planned Behavior (TPB)

According to the Theory of Planned Behavior (TPB), an individual's belief in a behavior influences the intentions and actions taken. This theory becomes a conceptual framework for analyzing behavioral intentions (Amaning et al., 2020) as well as projecting the influence of intentions on actions, identifying behavior change strategies, and explaining human behavior (Liani & Helmayunita, 2024). According to TPB, a person's inclination towards taking action can be forecasted by their attitudes, subjective norms, and perceptions of behavior control (Felya & Budiono, 2020).

1. Attitude reflects an individual's feelings toward particular subjects, determining what attracts or repels them based on their perspective. It serves as the primary influence on personal inclinations, with actions often guided by one's own beliefs.
2. Subjective norms refer to an individual's interpretation of societal expectations, molded by the views of their social circle and their inherent desire to conform. These norms shape how people perceive external influences and pressures that guide their decisions to either act or refrain from action.
3. Perception of behavioral control involves an individual's evaluation of the opportunities and obstacles they face when attempting to take action (Sahrina et al., 2024).

2.2. Cognitive Load Theory

Cognitive Load Theory is a theory proposed by John Sweller in 1988, which focuses on the way the human brain processes information. This theory asserts that there is a limit in the information processing capacity of working memory, which can affect the learning process as well as decision-making. Cognitive Load Theory, grounded in essential principles of human cognition, highlights the importance of active engagement in problem-solving activities. It identifies three key components of cognitive load: (1) inherent cognitive load, (2) external cognitive load, and (3) generative cognitive load. This theory illustrates how cognitive load arises from the intricate interplay among information, tasks, strategies, and ideas (Yohanes & Yusuf, 2021).

Excessive cognitive load can lead to mental fatigue, confusion, and difficulty in understanding the material being studied (Yohanes & Yusuf, 2021)). According to this theory, the amount of information received in excess can cause cognitive overload, so that the information received turns into overloaded information. This theory is crucial in understanding the dynamics of knowledge acquisition, making the measurement of cognitive load during the learning process a crucial element.

2.3. Islamic Financial Institutions

According to the Financial Services Authority (OJK), Islamic financial institutions are business entities operating in the sharia-based financial industry, with assets that can be financial or non-financial. All its activities are organized based on principles in accordance with Islamic principles, without involving elements of *riba* or other activities that are prohibited in Islamic teachings. In addition, this institution is required to comply with applicable laws and regulations, contribute to inclusive economic development, maintain financial system stability, and provide quality services for the community. Islamic financial institutions are created to help promote and advance the adherence to Islamic principles, sharia, and customs in the realm of financial transactions, banking, and other relevant business endeavors (Aviecenna, 2023).

2.4. Learning Experience

Experiential learning is the process of learning from direct or indirect experience (Hagan, 2012). Students play an important role through practice, reflection, and interaction with the environment. This approach allows for the application of theory in a real context, improving understanding and skills. By engaging in various learning opportunities, students can develop a better understanding of the world around them, which in turn may impact their career aspirations. In decision-making, students reflect critically on choices, strengthen their intention and motivation to act. Through this experience, individuals understand themselves more deeply, increasing the possibility of pursuing a career according to personal values and goals (Alexander & Sriwidharmanely, 2023).

2.5. Religiosity

An individual's religiosity is evident through their commitment and adherence to their chosen religion, highlighted by their knowledge, comprehension, and engagement in religious rituals (Sahrina et al., 2024). Religiosity can reflect a person's attitude, beliefs, and behavior in carrying out religious teachings. Religiosity encompasses the dimension of spirituality and the depth of belief applied in the form of daily worship (Maarif & Munir, 2023). Obedience to one's deity can be seen as a display of faith in following religious practices, which holds significance in the life of a person (Syafitri et al., 2021).

2.6. Information Overload

Information overload occurs when people struggle to process data because there is too much of it. This can lead to important information being overlooked and individuals only paying attention to a limited amount of data, despite having prior knowledge (Heitmann et al., 2007). This phenomenon has increased significantly in line with the development of information technology, which allows quick and easy access to a wide variety of information sources.

2.7. Alternative Attractiveness

Alternate appeal pertains to different job opportunities that may be more appealing to students. This can sway students' choices when considering a career in Islamic financial institutions. When there are fewer options available, it can lead to higher rates of retention. The lack of enthusiasm for pursuing a career in accounting is frequently linked to uncertainty about future opportunities (Alexander & Sriwidharmanely, 2023). In conditions where adequate alternatives are not available, the tendency to end existing relationships will also be reduced (Jones et al., 2000).

2.8. Career Interests

Interest is a consistent desire to remember and repay various activities. Individuals who are interested in something will regularly and enthusiastically pay attention to it (Solehah et al., 2022). According to the Great Dictionary of the Indonesian Language (KBBI), career is defined as growth and progress in the field of work and position that occurs in daily life. The development of roles or jobs that a person undertakes during a certain period in the work environment can also be considered a career.

2.9. Research Hypothesis

2.9.1. The Role of Learning Experience in Influencing Career Interest in Islamic Financial Institutions

The Theory of Planned Behavior approach shows that experiential learning can influence students' career interests through the formation of positive attitudes towards career choices, increasing subjective norms, and strengthening self-confidence. By providing an in-depth and relevant learning experience, students are actively involved in a process that reinforces positive attitudes toward the career they are interested in as well as perceptions of social support and personal ability to achieve career goals. Students have the opportunity to assess various career paths and leverage this experience to make better-informed choices about their future professions (Alexander & Sriwidharmanely, 2023). Based on research by Alexander & Sriwidharmanely (2023), the learning process greatly impacts accounting students' decisions to become public accountants, having a positive and important effect. Hence, the study suggests the following hypothetical statement:

H1: Learning experience affects the career selection of accounting students in Islamic financial institutions.

2.9.2. The Role of Religiosity in Influencing Career Interest in Islamic Financial Institutions.

Religiosity refers to the level of attachment an individual to the religion he or she adheres to (Yulfa Febriliani, 2024). Religious teachings will affect the attitude of life and all individual behavior if it has been assimilated and practiced. The behavior exhibited by an individual is directly related to their level of religious belief and faith in God (Agustin, 2022). Based on the Theory of Planned Behavior, an individual's cognitive patterns, especially their level of religiosity, have a significant influence on their attitudes and behaviors. This is consistent with the idea that a person's thinking, especially related to the level of religiosity, has a direct impact on the formation of such attitudes and behaviors. Based on research of Wafa et al. (2023) and Mardiyani et al. (2022), the level of religious devotion plays a crucial role in shaping the interest of students towards employment in Islamic financial institutions. Therefore, the research puts forward the hypothesis as follows:

H2: Religiosity Affects the Career Selection of Accounting Students in Islamic Financial Institutions.

2.9.3. The Influence of Information Overload on the Role of Learning Experience and Religiosity on Career Interest in Islamic Financial Institutions

Information overload refers to situations in which the amount of information an individual receives exceeds his or her cognitive capacity to process information, serving as a moderator in the relationship between learning experience and religiosity and career interests (Eppler & Mengis, 2004). Based on Cognitive Load Theory, information overload can reduce the positive impact of learning experience and religiosity on career interests, because excessive cognitive load inhibits students' ability to process information optimally. Based on research of Alexander & Sriwidharmanely (2023), information overload plays a crucial role in shaping the career choices of accounting students who are aspiring to become public accountants. Consequently, the following hypothesis is put forth:

H3: Information overload weakens the relationship between study experience and career choices in Islamic financial institutions.

H4: Information overload weakens the relationship between religiosity and career interest in Islamic financial institutions.

2.9.4. The Influence of alternative attractiveness moderating the Role of Learning Experience and Religiosity on Career Interest in Islamic Financial Institutions.

Alternative attractiveness refers to the extent to which other career options are considered more attractive than a career in Islamic financial institutions. Attractiveness has to do with the level of accessibility and attractiveness of competing career options in the labor market (Jones et al., 2000). Based on Cognitive Load Theory, alternative attractiveness adds complexity to career decision-making, as students must consider the various options available. This condition can moderate the relationship between learning experience and religiosity and career interests, where higher alternative attractiveness can affect those relationships. Based on research (Alexander & Sriwidharmanely, 2023) The attraction of alternatives has a positive but not significant effect on the career selection of accounting students as public accountants. So the research proposes the following hypothesis:

H5: Alternative attractiveness weakens the relationship between learning experience and career interest in Islamic financial institutions.

H6: Alternative attractiveness weakens the relationship between religiosity and career interests in Islamic financial institutions.

2.10. Conceptual Framework

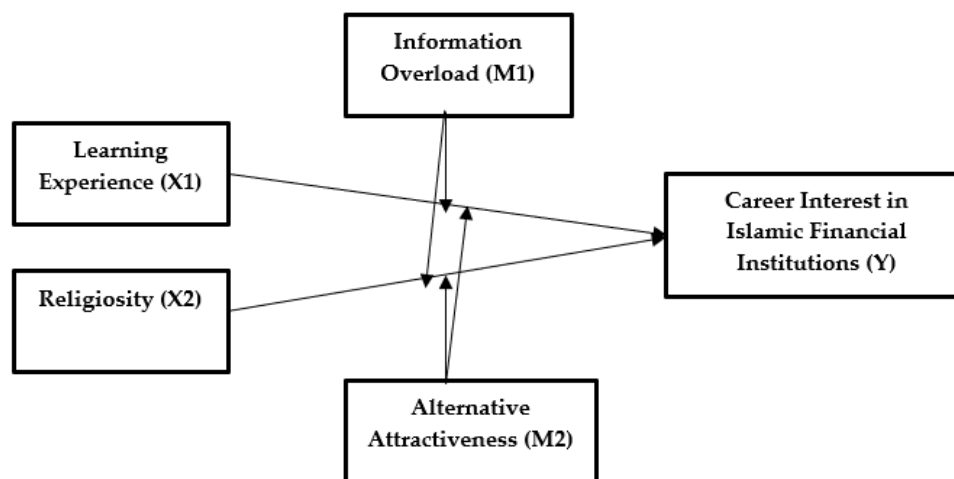


Figure 1. Research Framework

3. Methodology

3.1. Type of Research

The research utilizes a quantitative survey method and gathers primary data. This methodology was selected to explore how independent variables impact dependent variables.

3.2. Population and Sample

This research focuses on students who are studying accounting at universities in Indonesia. The participants in this study are enrolled in the Accounting Study Program and are currently taking courses in Sharia Accounting at higher education institutions in Indonesia.

3.3. Data Analysis Techniques

The researchers collected data through the distribution of questionnaires using Google Forms, where respondents gave ratings on each statement using a Likert scale with a range of 1 to 5. This study looks at the Role of Learning Experience and Religiosity on the Interest of Accounting Students in a Career in Islamic Financial Institutions, as well as the Influence of Information Overload and Alternative Attraction in moderating these relationships using Full Model Structural Modelling (SEM) analysis with SmartPLS4. The methodology employed in this research involves conducting validity and reliability analyses, as well as testing hypotheses using SEM with the SmartPLS4 software.

3.4. Operational Definition

Table 1. Operational Definition

No	Variable	Concept	Indicators	Scale
1	Learning experience	Learning experience refers to the learning process obtained both through direct and indirect experience (Hagan, 2012)	Exposure to the Curriculum Understanding of the Profession Practical Experience Feedback from the Environment (Odia & Ogiedu, 2013)	Likert
2	Religiosity	Religiosity refers to a person's level of religious beliefs, commitments, and practices that have the	Implementation of the ritual dimension	Likert

No	Variable	Concept	Indicators	Scale
		potential to influence their behavior and decision-making in various aspects of life.	Application of ideological dimensions (beliefs) Application of the intellectual dimension (religious understanding) Implementation of the experience dimension Application of the consequence dimension (practice) (Astogini et al., 2011)	
3	Career interests	Career interest refers to an individual's preference for the type of job or professional field they choose and want to pursue.	Religious values Financial rewards Influence of the views of family and friends (Yusuf, 2020)	Likert
4	Information Overload	Information overload occurs when a person receives a large amount of information so that their ability to process it effectively decreases.	Confusion Due to Multiple Choices Information Complexity Difficulty Getting an Overview Difficulty Identifying Differences Difficulty Comparing Options (Heitmann et al., 2007)	Likert
5	Alternative attractions	Alternative attractiveness measures the extent to which individuals view other options as more attractive than the options they are currently considering.	Availability of other better alternatives Desire to explore other alternatives Alternative relative appeal (Jones et al., 2000)	Likert

4. Results and Discussion

4.1. Respondent Overview

The research participants are accounting students in Indonesia. The respondents in this study, as many as 100 respondents were divided into several groups such as agencies, departments, and semesters that were being taken. The institution consists of 10 universities in Indonesia, namely the University of Bengkulu as many as 64 people, the University of Muhammadiyah Yogyakarta as many as 10 people, the University of Muhammadiyah Bengkulu as many as 9 people, Prof. Hazairin S.H University as many as 6 people, Sriwijaya University as many as 3 people, Majalengka University as many as 3 people, University of Muhammadiyah Bandung as many as 2 people, University of Muhammadiyah Riau as many as 1 person, Samudra University as many as 1 person and Stiem Bongaya Makassar as many as 1 person.

Based on the Department, the most respondents were from the S1 Accounting department as many as 87 people and D3 Accounting as many as 13 people. The semester that respondents are taking consists of 71 semester 7 people and semester 5 which is 29 people.

4.2. Results

4.2.1. Convergent Validity

Table 2. The loading factor and Average Variance Extracted (AVE)

Item Indicator	Validity Convergent		Status
	Loading Factor	AVE	
X1.1	0.778	0.596	Valid
X1.2	0.764		Valid
X1.3	0.820		Valid
X1.4	0.747		Valid
X1.5	0.748		Valid
X2.1	0.802	0.643	Valid
X2.2	0.783		Valid
X2.3	0.796		Valid
X2.4	0.870		Valid
X2.5	0.754		Valid
Y1.1	0.895	0.814	Valid
Y1.2	0.895		Valid
Y1.3	0.916		Valid
Y1.4	0.903		Valid
M1.1	0.823	0.752	Valid
M1.2	0.849		Valid
M1.3	0.881		Valid
M1.4	0.890		Valid
M1.5	0.891		Valid
M2.1	0.852	0.787	Valid
M2.2	0.919		Valid
M2.3	0.890		Valid

Based on opinion of Hair et al. (2017), if the loading factor value is over 0.7 and the average variance extracted (AVE) value is more than 0.5, a variable can be considered valid when declared. With reference to the statistical test outcomes displayed in Table 2, it is evident that all variables have satisfied the standards for validity. This is evident from the loading factor values of all question items surpassing 0.7, and the AVE values for each variable being higher than 0.5. As a result, it can be concluded that all elements within the examined construct are valid and have successfully fulfilled the requirements outlined in the convergent validity assessment.

4.2.2. Validity Test

Table 3. AVE Value

Variable	AVE
Learning Experience	0.596
Religiosity	0.643
Career Interest in Islamic Financial Institutions	0.814
Information Overload	0.752
Alternative Attractiveness	0.787

The Average Variance Extracted (AVE) value is a useful tool for evaluating whether the requirements for discriminant validity have been met. As seen in table 3, the findings indicate that reliability has been attained, as reflected in the AVE value exceeding 0.5.

4.2.3. Reliability Test

Table 4. Reliability Test

Construct	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
Learning Experience	0.833	0.840	0.596
Religiosity	0.863	0.894	0.643
Career Interest in Islamic Financial Institutions	0.924	0.924	0.814
Information Overload	0.918	0.930	0.752
Alternative Attractiveness	0.865	0.876	0.787

Table 4 demonstrates that each variable possesses a Cronbach's alpha and composite reliability exceeding 0.7, as well as an AVE value surpassing 0.5. This indicates that all variables can be deemed both valid and dependable.

4.2.4. Test Inner Model

Table 5. Test Inner Model

	R-square	R-square adjusted
Career Interest in Islamic Financial Institutions (Y)	0.458	0.411

Table 5 displays results indicating an adjusted R Square value of 0.411. This suggests that approximately 41.1% of the variability in career interest in Islamic financial institutions can be accounted for by factors such as learning experience, religiosity, information overload, and alternative attraction. The remaining 58.9% of the variance is attributed to variables outside the study's focus.

4.2.5. Hypothesis Test

Table 6. Hypothesis Test

	T statistics	P values
Learning Experience → Career Interest in Islamic Financial Institutions	2.745	0.006
Religiosity → Career Interest in Islamic Financial Institutions	3.199	0.001
Information Overload x Learning Experience → Career Interest in Islamic Financial Institutions	1.658	0.097
Information Overload x Religiosity → Career Interest in Islamic Financial Institutions	2.898	0.004
Alternative Attractiveness x Learning Experience → Career Interest in Islamic Financial Institutions	0.599	0.549
Alternative Attractiveness x Religiosity → Career Interest in Islamic Financial Institutions	3.142	0.002

The statistical T value of 1.960 corresponds to a significance level of 5% or 0.05. An effect is considered significant if the T value is greater than 1.960 and the p-value is less than 0.05. According to the findings presented in table 6, it can be concluded that 4 hypotheses (H1, H2, H4, H6) were supported while 2 hypotheses (H3, H5) were refuted at significance levels of 1.960 and 0.05.

1. The findings from the initial hypothesis indicate that educational background plays a statistically significant role in influencing interest in careers within Islamic financial institutions, evidenced by a p-value of 0.006 and a t-statistic of 2.74. Thus, the first hypothesis (H1), which asserts that educational background positively impacts career interest in Sharia-compliant financial institutions, is strongly supported by this data.
2. The findings of the second hypothesis reveal that the religiosity variable has a p-value of 0.001 and a t-statistic of 3.199, indicating a positive influence of religiosity on the interest in pursuing a career in Islamic Financial Institutions. Consequently, the second hypothesis (H2), which asserts that religiosity positively impacts career interest in Islamic Financial Institutions, is validated.

3. The findings related to the third hypothesis indicate that the interplay between learning experience and information overload does not notably impact the link between learning experience and interest in Islamic financial institutions. With a p-value of 0.097 and a t-value of 1.658, it is clear that excessive information does not impede the relationship between learning experience and career aspirations in this sector. Consequently, we reject the third hypothesis (H3), which claimed that an overload of information detracts from accounting students' enthusiasm for careers in Islamic financial institutions.
4. The findings from the fourth hypothesis reveal a notable relationship between religiosity, information overload, and its effects on accounting students' interest in careers within Islamic financial institutions. The statistical analysis indicates that an excessive amount of information undermines the link between educational experiences and career interest in this sector, thereby supporting the fourth hypothesis.
5. Conversely, the results of the fifth hypothesis indicate that alternative attractiveness does not significantly influence the relationship between educational experiences and career interest in Islamic financial institutions. The statistical data show that alternative appeal does not diminish the connection between these variables, leading to the rejection of the fifth hypothesis.
6. In contrast, the sixth hypothesis confirms that alternative attractiveness does affect the relationship between religiosity and career interest in Islamic financial institutions. Data illustrates that alternative appeal weakens the association between religiosity and the pursuit of a career in this domain, thereby validating the sixth hypothesis.

4.3. Discussion

4.3.1. Learning experience has a positive effect on the career choice of accounting students in Islamic financial institutions

The initial assumption (H1) suggesting that educational background enhances interest in working for Islamic Financial Institutions has been proven true. This indicates that educational experiences play a role in fostering interest in careers within Islamic Financial Institutions, as demonstrated by Alexander & Sriwidharmanely (2023) which states that learning experience affects career interests as a public accountant.

This study aligns with the Theory of Planned Behavior, which suggests that one's attitudes, norms, and sense of control can be shaped by their learning experiences, leading to potential interest or intention to engage in particular behaviors. A good learning experience can build a positive attitude of students towards career prospects. In addition, a positive learning experience also serves to strengthen students' perception of the relevance and career opportunities in Islamic financial institutions.

4.3.2. Religiosity has a positive effect on the career selection of accounting students in Islamic financial institutions

The research findings supported the hypothesis that religiosity has a positive impact on career interest in Islamic Financial Institutions, indicating that individuals with higher religiosity are more likely to seek careers in Islamic finance. Wafa et al. (2023) and Mardiyani et al. (2022) also confirms that religiosity has a positive impact on career interest in Islamic Financial Institutions.

This study aligns with the Theory of Planned Behavior, suggesting that religiosity plays a crucial role in influencing students' favorable perceptions of careers in Islamic financial institutions. Individuals with strong religious beliefs often display a keen awareness of the significance of implementing sharia principles in their professional endeavors, particularly within the financial industry. This condition encourages the formation of intrinsic motivation to choose a career that is in line with the religious values adhered to.

4.3.3. Information overload weakens the relationship between learning experience and career choices in Islamic financial institutions

The third hypothesis (H3) which states that information overload weakens the relationship between learning experience and interest of accounting students with a career in Islamic financial institutions obtained the result that this third hypothesis was rejected. This means that the information overload strengthens the relationship between learning experience and the interest of accounting students to have a career in Islamic financial institutions. This is different from research from (Alexander & Sriwidharmanely, 2023) which states

that information overload weakens the relationship between learning experience and career interest as a public accountant.

According to Cognitive Load Theory, individuals experiencing information overload may face a decline in cognitive processing capacity, impairing their ability to absorb and understand relevant information, and thus potentially disrupting decision-making, including career choices. However, the findings of this study suggest otherwise. One possible explanation is that students with a strong learning experience may develop cognitive resilience, enabling them to manage high volumes of information more effectively. Rather than being overwhelmed, these students may perceive abundant information as an opportunity to further reinforce their interest in Islamic financial careers. Additionally, in the context of Islamic education, value-based and structured learning may help reduce cognitive dissonance, allowing students to stay focused on their career goals despite external information distractions.

4.3.4. Information overload weakens the relationship between religiosity and career interest in Islamic financial institutions

The fourth hypothesis (H4) suggesting that an excess of information can diminish the connection between religiosity and the desire of accounting students to work in Islamic financial institutions was proven to be true. This indicates that an overflow of information can weaken the link between religiosity and accounting students' interest in pursuing a career in Islamic financial institutions.

This research is in line with Cognitive Load Theory, which states that information overload can overload an individual's cognitive capacity, thereby hindering their ability to process relevant religious values in career decision-making. Information overload can distract students from religious principles that are usually the main basis for decision-making, thereby reducing the influence of religiosity on career choices. This study confirms that an environment with high levels of information overload can weaken the relationship between religious beliefs and interests, especially in value-based sectors such as Islamic finance.

4.3.5. Alternative attractiveness weakens the relationship between learning experience and career interest in Islamic financial institutions

The fifth hypothesis (H5) posits that the presence of alternative attractions diminishes the correlation between the learning experience and the interest of accounting students in pursuing a career in Islamic finance institutions. However, findings indicate that this hypothesis is refuted, revealing that alternative attractions actually enhance the connection between learning experience and the inclination of accounting students towards a career in Islamic financial institutions. This is in line with research from Alexander & Sriwidharmanely (2023) which states that the appeal of alternatives strengthens the link between learning experience and career interests as a public accountant.

From the perspective of Cognitive Load Theory, alternative attractiveness may serve as an external cognitive load that distracts students from focusing on relevant experiences and information, potentially weakening the effect of learning experience. However, the findings of this study suggest a different mechanism. It is plausible that students with positive and meaningful learning experiences in Islamic finance do not perceive alternative options as distractions. Instead, these alternatives may serve as comparative references that encourage deeper self-reflection and reaffirmation of their chosen path. Furthermore, strong internal motivation and adherence to Islamic values may help students maintain alignment with their original career aspirations, thereby counteracting the potential cognitive disruption caused by attractive alternatives.

4.3.6. Alternative appeal weakens the relationship between religiosity and career interests in Islamic financial institutions

The result revealed that the sixth hypothesis (H6) suggesting that alternative attractions have a diminishing effect on the link between learning experience and accounting students' interest in pursuing a career in Islamic financial institutions was supported. This indicates that competing attractions can lessen the connection between religiosity and accounting students' desire to work in Islamic financial institutions.

This research is in line with Cognitive Load Theory, which explains that when individuals are faced with a variety of interesting choices or information, a high cognitive load can affect the quality of the decision-making process. In this context, although religiosity remains a strong basis in shaping students' career

interests, the existence of alternative attractions has the potential to increase the cognitive burden, thereby reducing students' focus on careers in Islamic financial institutions. As a result, alternative attractiveness serves as a moderation variable that weakens the relationship between religiosity and career interests, indicating that although religiosity values remain significant, students' career decisions may be influenced by external factors that are cognitively more attractive.

4.3.7. Practical Implications of the Findings

These findings have several practical implications. For universities, they emphasize the importance of designing learning experiences that are relevant, engaging, and aligned with students' career aspirations, particularly in the field of Islamic finance. Islamic financial institutions can benefit by strengthening collaborations with academic institutions to provide practical exposures such as internships or seminars. Meanwhile, students are encouraged to reflect on their religious values and develop information management strategies to support clearer career decisions in an increasingly competitive environment.

5. Conclusion

An analysis of how learning experiences and religiosity influence the career interests of accounting students in Islamic financial institutions reveals several key insights. Students' enthusiasm for careers in these institutions is significantly enhanced by both their educational experiences and their level of religiosity. Interestingly, the effect of learning experiences on career interests intensifies in cases of information overload, suggesting that students with strong academic foundations can navigate excessive information more adeptly. Conversely, information overload diminishes the impact of religiosity, indicating that a mentally taxing environment can weaken intrinsic religious motivations. Moreover, the allure of alternative career options strengthens the relationship between educational experiences and professional interests, leading students to refine their career paths after exploring various choices. However, this attractiveness of alternatives can also lessen the influence of religious beliefs on career decisions, as enticing options may distract students from their core values. These findings highlight the complex interactions between cognitive factors and environmental influences in shaping the career choices of students in the Islamic finance sector.

These findings contribute to the theoretical development of the Theory of Planned Behavior (TPB) by showing how both internal factors (learning experience and religiosity) and external cognitive factors (information overload and alternative attractiveness) shape students' behavioral intentions toward career selection. Furthermore, the results extend the Cognitive Load Theory (CLT) by demonstrating how excessive cognitive stimuli can either hinder or reinforce decision-making depending on a student's prior experience and intrinsic motivation.

The current study is limited by the fact that respondents were drawn only from ten higher education institutions in Indonesia. Future research is encouraged to expand the respondent base to more diverse universities and regions to enhance generalizability, and incorporating other variables such as social support, perceived behavioral control, or subjective norms that may further influence career decision-making processes.

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