PENGARUH *SELF-EFFICACY*, LITERASI KEUANGAN SYARIAH, *RELIGIOSITY*, DAN *REFERENCE GROUP* TERHADAP MINAT MAHASISWA ILMU EKONOMI DALAM BERKARIR DI SEKTOR KEUANGAN SYARIAH

SELF-EFFICACY, ISLAMIC FINANCIAL LITERACY, RELIGIOSITY AND REFERENCE GROUP AS FACTORS INFLUENCING ECONOMY DEVELOPMENT STUDENTS' CAREER INTEREST IN ISLAMIC FINANCE INDUSTRY

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SKRIPSI

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Dengan ini menyatakan bahwa hasil penulisan skripsi yang telah saya buat berjudul **"SELF-EFFICACY, ISLAMIC FINANCIAL LITERACY, RELIGIOSITY AND REFERENCE GROUP AS FACTORS INFLUENCING ECONOMY DEVELOPMENT STUDENTS' CAREER INTEREST IN ISLAMIC FINANCE INDUSTRY"** merupakan hasil karya saya sendiri. Sepanjang pengetahuan saya tidak terdapat karya pendapat yang ditulis diterbitkan orang lain kecuali sebagai acuan kutipan dengan tata penulisan karya ilmiah yang lazim.

Demikian pernyataan ini saya buat dalam keadaan sadar dan tidak dipaksakan.

Yogyakarta, 10 Maret 2020

Shorea Alifa B Tou

MOTTO

"Then when you have taken a decision, put your trust in Allah"
-Q.S. Ali Imran:159

"Opportunities don't often come along. So, when they do, you have to grab them"
-Audrey Hepburn

"Make it happen. Shock everyone"

PERSEMBAHAN

This precious Undergraduate Thesis I dedicate to
my beloved family, Mom, Dad & my Sister.
Thank you for all the prayers and for always patiently
be there through ups and downs.

INTISARI

Tujuan dari penelitian ini adalah untuk menyelidiki faktor-faktor yang mempengaruhi minat karir mahasiswa Ilmu Ekonomi di industri keuangan syariah dan mengidentifikasi untuk mempelajari bagaimana kekurangan SDM pada industri keuangan syariah dapat diselesaikan. Beradaptasi dari literatur yang sebelumnya dan disesuaikan dengan situasi saat ini, penelitian ini memiliki empat tujuan, yaitu: (1) efek self-efficacy pada minat mahasiswa ilmu ekonomi untuk berkarir di industri keuangan syariah; (2) pengaruh literasi keuangan syariah pada minat mahasiswa ilmu ekonomi untuk berkarir di industri keuangan syariah; (3) pengaruh religiosity terhadap minat mahasiswa ilmu ekonomi untuk berkarir di industri keuangan syariah dan (4) pengaruh reference group terhadap minat mahasiswa ilmu ekonomi untuk berkarir di industri keuangan syariah. Penelitian ini adalah penelitian kausal asosiatif dengan pendekatan kuantitatif. Populasi penelitian ini adalah mahasiswa S1 Ilmu Ekonomi Universitas Islam Indonesia, Universitas "Veteran" Yogyakarta, Universitas Ahmad Dahlan, Universitas Gadjah Mada yang memulai studi mereka pada 2016. Sebanyak 184 kuesioner dikumpulkan untuk dianalisis data menggunakan Smart PLS 3.0. Metode analitik yang digunakan dalam penelitian ini adalah Structural Equation Model (SEM) untuk memverifikasi faktor-faktor yang mempengaruhi minat mahasiswa ilmu ekonomi untuk berkarir di industri keuangan syariah
.

Kata kunci: : *Self-Efficacy, Literasi Keuangan Syariah, Religiosity, Reference Group.*
.

ABSTRACT

Due to low career interest in Islamic finance industry, Islamic finance industry in Indonesia run short of labor. Economy development has a big role in Islamic finance industry and a lot of the graduate available to fulfill needs of the industry. Economy development graduate could be solution for Islamic finance industry need but Islamic finance industry still struggle to find suitable workforce due to low career interest among Indonesian including their economy development graduate. There is a lot of economy development graduate available that could provide labors for Islamic finance industry but Islamic finance industry are still struggling to find suitable workforce due to low career interest among Indonesian. The purpose of this study is to investigate factors influence economy development students' career interest in Islamic finance industry and fulfills identified need to study how shortage of Islamic finance industry could be resolved. Adapting from past literature and adjusted with the latest situation, the study has four goals, namely: (1) the effect of self-efficacy on economy development student's career interest in Islamic finance industry; (2) the effect of Islamic financial literacy on economy development student's career interest in Islamic finance industry; (3) the effect of religiosity on economy development student's career interest in Islamic finance industry and (4) the effect of reference group on economy development student's career interest in Islamic finance industry. This research is associative causal research with quantitative approach. The population of this research is undergraduate economy development student of Universitas Islam Indonesia, Universitas "Veteran" Yogyakarta, Universitas Ahmad Dahlan, Universitas Gadjah Mada who started their study in 2016. A total of 184 questionnaires were collected for data analysis using Smart PLS 3.0. Analytical method used in this research is Structural Equation Model (SEM) to verify factors influence undergraduate economy development students' career interest in Islamic finance industry.The findings of the study suggest that undergraduate economy development students are influenced by self-efficacy, Islamic finance literacy and reference group, whereas religiosity is not influence undergraduate economy development student's career interest in Islamic finance industry. Therefore, students' career interest in Islamic finance industry could be increased by improving students' self-efficacy on Islamic financial sector, improving their Islamic financial literacy and increasing their reference group in Islamic financial sector.

***Keywords**: Self-Efficacy, Islamic Financial Literacy, Religiosity, Reference Group.*

KATA PENGANTAR

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