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Factors Shaping Students Attitudes Toward Sharia Economics: an Empirical Study in Jakarta

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Abstract:

This study investigates the factors influencing high school students' attitudes toward choosing Sharia Economics as a field of study in Jakarta. Guided by the Theory of Planned Behavior (TPB), the research examines the roles of subjective norms, perceived behavioral control, religiosity, and career perception in shaping student attitudes. Using a quantitative approach and data from 120 students, multiple linear regression analysis revealed that all four factors significantly impact students' attitudes, explaining 53.4% of the variance. Career perception emerged as the most influential variable, followed by religiosity, subjective norms, and perceived behavioral control. The findings highlight the importance of aligning religious values, career prospects, and social support to foster interest in Sharia Economics. The study suggests that promoting Islamic economics education should involve strategic efforts in career counseling, religious integration, and resource accessibility.

Keywords: Attitude; Career Perception Behavior; Religiosity; Sharia Economics; Theory of Planned

Introduction

Islamic finance is increasingly recognized for its substantial potential within both scholarly and professional circles. The growing interest among academics, practitioners, and regulatory authorities underscores the sector's relevance in contemporary economic discourse. Central to this financial model are the principles of mutual benefit and the prohibition of speculative activities, which collectively render it an effective instrument for stimulating growth in the real economy and facilitating the development of small and medium-sized enterprises (Naz & Gulzar, 2022; Razak et al., 2024; Sukmana & Kholid, 2013; Yuli & Rofik, 2023). The increasing global relevance of Islamic finance has created a significant demand for professionals with a deep understanding of Sharia-based economic principles (Hendratmoko et al., 2024; Saygılı

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et al., 2022; Widyastuti et al., 2021). As the Islamic financial industry continues to expand reaching over USD 4 trillion in assets by 2023 (Sharma, 2023) there is a growing need for educational institutions to produce graduates who are not only academically competent but also aligned with Islamic ethical and legal frameworks (Hassan & Harahap, 2021; Rehman & Mia, 2024).

In response, many universities, particularly in Muslim-majority countries such as Indonesia, have established dedicated departments and study programs in Sharia Economics (Rahadi et al., 2024). These programs aim to bridge conventional economic theories with Islamic jurisprudence tomeet both academic and market demands. Even though there are factors that can attract interest (such as the quality of lecturers, facilities, and affordable education costs), in real terms student interest in Sharia Economics is still not high (Rahmawan & Falikhatun, 2024; Ushansyah et al., 2025). This suggests a gap between the availability of such programs and students' motivation or intention to enroll in them.To address this issue, it is essential to investigate the underlying factors that shape students' attitudes toward choosing Sharia Economics as a field of study. Attitude as conceptualized in the Theory of Planned Behavior (TPB) is a critical predictor of intention and subsequent behavior (Ajzen, 2011). TPB posits that an individual's behavior is influenced by their attitude, subjective norms, and perceived behavioral control.This suggests a gap between the availability of such programs and students' motivation or intention to enroll in them.To address this issue, it is essential to investigate the underlying factors that shape students' attitudes toward choosing Sharia Economics as a field of study. Attitude as conceptualized in the Theory of Planned Behavior (TPB) is a critical predictor of intention and subsequent behavior (Ajzen, 2011). TPB posits that an individual's behavior is influenced by their attitude, subjective norms, and perceived behavioral control.

Theory of Planned Behavior highlights the significant impact of social pressures from parents, peers, and teachers on an individual's intention to select a particular academic program. This concept has been applied by Imari et al., (2020) in the context of Sharia Economics, demonstrating that social influences play a crucial role in students' decisions regarding program selection. Additionally, flagship religious programs at Islamic colleges, as noted by Putri et al., (2024), enhance students' religiosity by promoting deeper engagement with Islamic teachings and values. Furthermore, Rumasukun et al., (2021) found that students' perceptions of career opportunities in the Islamic financial sector, supported by government initiatives and industry growth, are vital in attracting them to Sharia Economics programs. Therefore, motivation is a key factor in student decision-making within Islamic Economics, serving as a form of encouragement that drives action (Hashim et al., 2023; Johan et al., 2021; Sari et al., 2024).

This study aims to examine the impact of subjective norms, perceived behavioral control, religiosity, and career perception on attitudes toward Sharia Economics among high school graduates. By identifying these key motivational factors, the research intends to provide insights for universities and policymakers to design more targeted strategies in promoting Sharia Economics programs to the next generation of students.

Methods

This study adopts a quantitative research approach, (Creswell & Creswell, 2018), quantitative methods are explained as a research approach that primarily focuses on testing theories by examining the relationships among variables, often using numerical data collected through instruments like surveys, experiments, or structured observations. The objective is to examine the factors influencing high school students' attitudes toward Sharia Economics using structured data and empirical analysis.

The target population in this study consists of final-year high school students, who are in the decision-making stage regarding their higher education pathways. From this population, a sample of 120 students in Jakarta Area was selected using a accidental sampling technique. According to Trochim & Donelly (2021), accidental sampling, also called convenience sampling, is a non-probability sampling technique where the sample is drawn from the part of the population that is close at hand or readily available. This method is often used when quick and easy access to participants is needed.

This study investigates one dependent variable and four independent variables, formulated based on Ajzen (2011) Theory of Planned Behavior (TPB) and expanded with relevant constructs from the literature. The dependent variable in this study is attitude towards Islamic economics, there is an individual's positive or negative evaluation regarding the decision to study Islamic economics, while the independent variables are 1. subjective norms, there is social pressure or influence from parents, peers, and teachers that influence students' decisions (Ajzen, 2011), 2. Perceived Behavioral Control is the ease or difficulty perceived by students in pursuing Islamic Economics, including access to resources and self-confidence (Ajzen, 2011), 3. Religiosity, namely the level of adherence to Islamic values that can influence academic and career decisions. Based on (Ahmad & Masood, 2017) studying Islamic economics is one way to fulfill my religious responsibilities that reflect Islamic academic values, 4. Career Perception, namely students' perceptions of career opportunities, job security, and prospects in the field of Islamic economics. According to Amin (2020), career reputation including good salary, benefits and so on are some of the reasons why someone wants to have a career as an Islamic banker.

Data collection was conducted using a structured questionnaire. The instrument consists of several items for each variable, measured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The questionnaire items were adapted from previous research instruments that have been validated and adjusted to suit the context of high school students in Indonesia. Before being fully distributed, the instrument underwent a trial with approximately 30 respondents and validity analysis was carried out using item-total correlation and reliability testing using Cronbach's alpha to ensure that each item accurately and consistently measures the intended construct (Sugiyono, 2018). The results of the validity and reliability tests showed that the items in the questionnaire were declared valid and reliable.

Questionnaires were distributed in January, 2025 and directly to selected students, following ethical research procedures, including informed consent and assurance of confidentiality. Respondents were given sufficient time to answer all questions independently.To examine the relationships between variables, the collected data were analyzed using Multiple Linear Regression. This technique is used to assess the simultaneous influence of multiple independent variables on a single dependent variable (Gujarati & Porter, 2009). Data analysis was conducted using SPSS software, and classical assumption tests (normality, multicollinearity, heteroscedasticity) were carried out to ensure the validity of the regression model.

Results

Descriptive analysis was conducted to describe the characteristics of each research variable before performing the regression analysis. The results include the mean, standard deviation, minimum, and maximum values of each variable based on students' responses to the Likert-scale questionnaire.

Attitude toward Sharia Economics, as the dependent variable, reflects students' interest and evaluation of choosing Sharia Economics as a study program. The analysis shows a mean score of 4.12 and a standard deviation of 0.58, indicating that students generally have a positive attitude toward Sharia Economics. The minimum value recorded was 2.80, while the maximum was 5.00, suggesting a relatively high inclination toward the program among respondents.

Subjective norms measure the influence of parents, peers, and teachers on students' academic decisions. This variable yielded a mean score of 3.89 with a standard deviation of 0.63. These results indicate a moderate to high level of perceived social influence, suggesting that students consider others' opinions, particularly family and school environment, when choosing their future field of study.

Perceived behavioral control captures students' beliefs regarding their capacity and available resources to pursue Sharia Economics. The mean score for this variable is 3.74, with a standard deviation of 0.69. This reflects a moderate level of self-efficacy, where students generally feel capable of pursuing the program but may face certain barriers, such as financial constraints or lack of access to information.

Religiosity assesses the extent to which students' religious values influence their academic preferences. The analysis shows a high mean score of 4.31 with a standard deviation of 0.54, suggesting that Islamic values play a significant role in shaping students' academic interest and decisions, particularly in relation to fields aligned with religious teachings such as Sharia Economics.

Career perception reflects students' views on the job prospects and professional recognition of Sharia Economics graduates. The variable recorded a mean score of 4.05 and a standard deviation of 0.61. These values indicate a positive perception among students regarding career opportunities in the field, which may motivate them to choose the program.

This study aims to investigate the factors influencing high school students' attitudes toward Sharia Economics as a study program. The independent variables tested were subjective norms, perceived behavioral control, religiosity, and career perception. Data collected from 120 final-year high school students were analyzed using Multiple Linear Regression with SPSS software. Figure 1 (Model Summary Table) displays the SPSS output on the goodness of fit model, while Figure 2 (Coefficients Table) displays the output used to conclude the influence of the dependent variable on the dependent variable.

Table 1. Model Summary Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.731	0.534	0.518	0.412

Source: SPSS Output

Based on Figure 1, the R Square value of 0.534 indicates that 53.4% of the variance in students' attitudes toward Sharia Economics can be explained by the combined influence of subjective norms, perceived behavioral control, religiosity,

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and career perception. This suggests a relatively strong explanatory power of the model in the context of social science research.

Table 2. Coefficients Table

Predictor Variable	B	Std. Error	Beta (β)	t	Sig.
(Constant)	1.214	0.242	-	5.02	0.000
Subjective Norms	0.271	0.078	0.27	3.47	0.001
Perceivwd Behaviral Control	0.233	0.072	0.24	3.24	0.002
Religiosity	0.296	0.081	0.29	3.65	0.000
Career Perception	0.317	0.074	0.31	4.28	0.000

Source: SPSS Output

Based on table 2, subjective norms have a significance score of 0.001, this value is smaller than 0.05, meaning that subjective norms have a positive influence on Students Attitudes Toward Sharia Economics. Subjective Norms have β score = 0.27. The positive beta value indicates that students who perceive support from their parents, peers, and teachers are more likely to develop a favorable attitude toward Sharia Economics. This finding aligns with Ajzen (2011) Theory of Planned Behavior, which asserts that social pressures significantly shape individual intentions and behaviors. This also confirms previous research by Imari et al., (2020) and Amalia et al., (2021) stated that social norms can significantly influence student choices, because individuals often ask for guidance from friends and family when making academic decisions. This is also in line with the research findings of Koçak et al. (2021) which found thatfamily influence significantly affects professional improvement, and as the support felt by young people increases, their professional improvement increases in parallel. This emphasizes the positive role of family support in shaping students' attitudes.

PBC has a significance score of 0.002, this value is smaller than 0.05, meaning that PBC has a positive influence on Students Attitudes Toward Sharia Economics. Perceived Behavioral Control have β score = 0.24, that means that PBC—defined by students' belief in their ability and access to relevant resources—also has a significant positive influence. This supports (Bandura, 1997) self-efficacy theory, suggesting that confidence and perceived ease of access motivate students to pursue certain academic paths. When students believe they have the means to succeed in Sharia Economics, they are more inclined to choose it. This also confirms previous research by Bakar et al. (2021) which found that PBC is a critical factor in determining students' intentions, as it encompasses their beliefs about their capacity to perform behaviors necessary for success.

Religiosity has a significance score of 0.000, this value is smaller than 0.05, meaning that religiosity has a positive influence on Students Attitudes Toward Sharia Economics. Religiosity have β score = 0.29, that means religiosity emerged as a strong predictor of students' attitudes. Students with higher religious commitment view Sharia Economics more positively, underlining the alignment between personal beliefs and program values. This is consistent with Haidir et al., (2023) found that religiosity plays a central role in guiding educational choices among students in Islamic contexts..

Career perception has a significance score of 0.000, this value is smaller than 0.05, meaning that Career perception has a positive influence on Students Attitudes Toward Sharia Economics. Career Perception have β score = 0.31, that means that career perception had the highest beta value, suggesting it is the most influential factor

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in this study. Students are more inclined toward Sharia Economics when they perceive strong job prospects and professional relevance. This aligns with findings from Febriandika et al., (2022), found that career perceptions significantly influence students' decision to pursue studies in Sharia Economics.

Conclusion

This study explored the determinants of high school students' attitudes toward Sharia Economics by examining the influence of subjective norms, perceived behavioral control, religiosity, and career perception. Using Multiple Linear Regression analysis on data collected from 120 students, the results revealed that all four independent variables significantly affect students' attitudes, with a combined explanatory power of 53.4% ($R^2 = 0.534$).

Among these, career perception emerged as the most influential factor ($\beta = 0.31$), indicating that students are particularly motivated by perceived job opportunities and future career security within the Sharia Economics field. Religiosity also plays a critical role ($\beta = 0.29$), suggesting that personal religious values align closely with interest in this study program. Meanwhile, subjective norms ($\beta = 0.27$) and perceived behavioral control ($\beta = 0.24$) significantly contribute to shaping students' attitudes, highlighting the importance of social influence and self-efficacy in academic decision-making.

These findings reinforce the relevance of Ajzen's Theory of Planned Behavior and Bandura's self- efficacy concept in understanding educational choices within an Islamic context. To encourage greater student interest in Sharia Economics, it is essential to integrate religious and career-oriented content in school counseling, engage influential figures such as parents and teachers, and improve access to educational resources and career information. In conclusion, a strategic, multidimensional approach involving career support, religious alignment, and social encouragement is vital to fostering a more favorable attitude among students toward pursuing Sharia Economics.

The results suggest that increasing interest in Sharia Economics can be supported through: Career guidance programs that emphasize career paths in Sharia finance and business, religious education integration, which enhances the value alignment between students' beliefs and academic options, Parental and teacher engagement, since subjective norms play a vital role and Improving access through scholarships, learning facilities, and program information to increase students' perceived behavioral control.

Suggestion

To increase student interest in the Sharia Economics study program, universities need to design a comprehensive strategy that focuses on improving career perceptions as the main factor in forming attitudes. Educational institutions must actively promote through structured career counseling that displays real data about job prospects, average salaries, and career tracks of successful alumni in sharia banks, sharia insurance, and the public sector such as BAZNAS and the Ministry of Religion. In addition, the curriculum needs to be enriched with the integration of Islamic values in practical contexts, such as sharia transaction simulations and real case studies, so that students feel that this study is not only academic, but also applicable and meaningful. Involving parents and teachers in information seminars and opening the door to access to internships and recruitment through collaboration with the sharia industry will strengthen subjective norms and perceived behavioral control, so that students feel better prepared and socially supported to pursue this field. By aligning religious values, educational accessibility, and career guarantees, universities can create an ecosystem that supports continued interest in Sharia Economics as a strategic and meaningful study choice.

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