

ABSTRAK

M. Yashif Yasarofa. 2025. *Pengaruh Religiusitas Terhadap Minat Mahasiswa Prodi Asuransi Syariah Fakultas Ekonomi Dan Bisnis Islam UIN Antasari Banjarmasin Berkariier di Lembaga Asuransi Syariah.* Skripsi, Program Studi Asuransi Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing: Muhammad Rizali, SHI., MH dan Annisa Mahfuzah, MH

Kata Kunci: Religiusitas, Minat Mahasiswa, Berkariier, Lembaga Asuransi

Perkembangan lembaga keuangan syariah di Indonesia mengalami peningkatan yang signifikan, namun minat generasi muda, khususnya mahasiswa, untuk berkariier di lembaga asuransi syariah masih tergolong rendah. Kondisi ini menimbulkan pertanyaan mengenai faktor-faktor yang memengaruhi minat tersebut, terutama dari sisi religiusitas individu. Mahasiswa dengan tingkat religiusitas yang tinggi diharapkan memiliki orientasi karier yang sejalan dengan nilai-nilai Islam, termasuk dalam memilih pekerjaan di sektor keuangan syariah. Berdasarkan fenomena tersebut, penelitian ini bertujuan untuk mengetahui pengaruh religiusitas terhadap minat mahasiswa Program Studi Asuransi Syariah Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin untuk berkariier di lembaga asuransi syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian lapangan. Populasi penelitian adalah seluruh mahasiswa aktif Program Studi Asuransi Syariah angkatan 2020–2021 yang berjumlah 51 orang. Teknik pengambilan sampel menggunakan total sampling.

Hasil penelitian menunjukkan bahwa religiusitas berpengaruh signifikan terhadap minat mahasiswa untuk berkariier di lembaga asuransi syariah. Berdasarkan hasil uji t , diperoleh t hitung 5.080 dengan t tabel sebesar 1,676 dengan nilai signifikansi ($\text{Sig.} = 0,000 < 0,05$), yang berarti hipotesis diterima. Nilai koefisien determinasi ($R^2 = 33,2$) menunjukkan bahwa 33,2% variasi minat berkariier mahasiswa dapat dijelaskan oleh variabel religiusitas, sedangkan sisanya 66,8% dipengaruhi oleh faktor lain di luar penelitian. Mahasiswa menunjukkan penerimaan kuat terhadap prinsip syariah dalam asuransi, seperti tolong-menolong, tabarru', dan mudharabah, yang dianggap selaras dengan nilai Islam. Religiusitas tinggi mendorong preferensi karir pada lembaga asuransi syariah, sehingga menjadikannya lebih menarik dibandingkan asuransi konvensional bagi generasi muda.

ABSTRACT

M. Yashif Yasarofa. 2025. *The Influence of Religiosity on the Interest of Sharia Insurance Students in the Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin in Pursuing a Career in a Sharia Insurance Institution. Thesis, Sharia Insurance Study Program, Faculty of Islamic Economics and Business. Advisor: Muhammad Rizali, SHL., MH and Annisa Mahfuzah, MH*

Keywords : *Religiosity, Student Interests, Career, Insurance Institutions*

The development of Islamic financial institutions in Indonesia has experienced significant growth, yet interest among the younger generation, particularly students, in pursuing a career in Islamic insurance remains relatively low. This situation raises questions about the factors influencing this interest, particularly individual religiosity. Students with a high level of religiosity are expected to have a career orientation aligned with Islamic values, including in choosing a job in the Islamic finance sector. Based on this phenomenon, this study aims to determine the influence of religiosity on the interest of students in the Islamic Insurance Study Program, Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin, to pursue a career in Islamic insurance.

This study employed a quantitative approach with field research. The population was all 51 active students in the Sharia Insurance Study Program, graduating in the 2020–2021 intake. The sampling technique used was total sampling.

*The results of the study indicate that religiosity has a significant influence on students' interest in pursuing a career in Islamic insurance institutions. Based on the results of the t-test, the calculated t-value was 5.080 with a t-table of 1.676 with a significance value (Sig. = 0.000 < 0.05), which means the hypothesis is accepted. The coefficient of determination ($R^2 = 33.2$) indicates that 33.2% of the variation in students' career interest can be explained by the religiosity variable, while the remaining 66.8% is influenced by other factors outside the study. Students showed strong acceptance of sharia principles in insurance, such as mutual assistance, *tabarru'*, and *mudharabah*, which are considered in line with Islamic values. High religiosity encourages career preferences in Islamic insurance institutions, making them more attractive than conventional insurance for the younger generation..*