The Influence of Compensation, Sharia Bank Reputation and Religious Value on Interest of Applying for Job to Sharia Bank with Competency as Intervening Variable

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Abstract. This study aims to determine the effect of compensation, reputation and the value of religiosity on interest in applying with competence as an intervening variable. (Case Study of FEBI Graduate Students) . In this study using quantitative methods by processing primary data obtained through questionnaires given to students of FEBI as many as 100 respondents with accidental sampling technique. Then the data obtained was processed with SPSS version 22.0. The analysis used in this research includes instrument test, statistical test, classical assumption test and path analysis. Based on the test results, it shows that compensation has a positive and significant effect on interest. Reputation has a positive and significant effect on interest. The value of religiosity has a positive and significant effect on interest. Compensation has a negative and insignificant effect on interest. Compensation has a positive and significant effect on Interest through Competence as an Intervening . Reputation has a negative and insignificant effect on Interest through Competence as an Intervening . The value of religiosity has no significant negative effect on Interest through Competence as an Intervening.

Keywords: Compensation, Reputation , Religious Values , Interests , Competence.

1 Introduction

Management of Human Resources (HR) is an important thing to achieve a goal. In general, a leader of a company expects good performance for each employee to carry out every task given by the company. Companies must be aware that Human Resources (HR) is the initial capital in the process of building a company, so that the quality of HR can be developed and directed to achieve the goals that have been set by the company (Latansa, 2020) .

From 2015 to January 2018, the number of Islamic Commercial Banks, Sharia Business Units, and Sharia Rural Financing Banks fluctuated. Total The number of Islamic Commercial Banks has increased but is not matched by the addition of the number of offices and the number of employees, which shows a decreasing fluctuation. The number of Sharia

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Business Units from Conventional Banks actually decreased in the number of banks, but the number of offices and the number of workers actually experienced fluctuations which led to an increase. Meanwhile, Islamic People's Financing Banks experienced an increase in the number of banks, but the number of offices tended to remain constant and the number of workers decreased. From these events, it can be concluded that currently Islamic Banks are still unable to fulfill their work needs. However, on the other hand, the development of Islamic Banks shows an increase every year. The development of the number of banks, the number of offices and the number of employees in Islamic banks can be seen in the following table.

Table 1. the number of banks, the number of offices and the number of employees in Islamic banks

Indicator	2015	2016	2017	2018
Sharia Commercial Bank				
quantity. Bank	12	13	13	13
quantity. Office	1990	1.869	1.825	1.825
quantity. Labor	51.413	51.110	51.068	51.068
Banking Unit Sharia (UUS)				
quantity. Bank	22	21	21	21
quantity. Office	311	332	344	344
quantity. Power Work	4.403	4.487	4.678	4.678
Sharia Rural Bank (BPRS)				
quantity. Bank	163	166	167	167
quantity. Office	446	453	441	441
quantity. Power Work	5.102	4.372	4.619	4.619

In its development, Islamic banks cannot be separated from the support of adequate Human Resources (SDI) both in terms of quantity and quality in it. However, in reality there are still many SDIs who still lack knowledge of Islamic banking but are already working in it. It is undeniable, there are still many SDI in Islamic banking today from non-Islamic banking graduates themselves. Based on data from Bank Indonesia, that 90% of the workforce in Islamic banks do not have a sharia-based educational background.

compensation is an important aspect that influences to be able to attract, maintain and retain prospective workers and potential workers of a company and the compensation offered by the company will have an impact on morale, performance, employee turnover, and work motivation of prospective employees. Qualified candidates tend to pay attention to the compensation offered by the company before they decide to apply for a job at the company (Permadi & Netra, 2015) .

Company reputation is the perception of stakeholders regarding performance, trust in the company, communication activities carried out by the company, and emotional feelings towards the company from time to time. Reputation is an important concern for companies to improve performance, competitive advantage and align policies taken by the company (Sumardana et al., 2014) .

Religiosity is defined as the extent to which an individual is committed to learning and practicing religious values and its teachings. Religiosity can be defined as how far one's knowledge of religion is, how strong one's belief in religion is, how diligently is the implementation of worship and creed and how deep is the appreciation of the religion they adhere to (Sumardana). et al., 2014) .

Competence according to Marzuki et al., (2020) is defined as the personal aspects of an employee/worker that enable him to achieve superior performance. These personal aspects

include motives, traits, value systems, attitudes, knowledge and skills where competence will direct behavior, while behavior will produce performance.

2 Literature Review

Previous research that discusses the compensation variable on interest in applying for jobs is the research of Marzuki et al., (2020) with the results of compensation having a significant effect on interest in applying for jobs. This study is in line with the results of the research conducted by Permadi & Netra, (2015) which shows the results that there is a significant influence between compensation variables to interest . But in contrast to the findings from Cannaby, (2018) found that compensation has no significant effect on interest.

Previous research that discusses the company's reputation variable on interest is research from Erlinda, (2020) which shows the results of research that reputation has a positive and significant effect on interest. This is supported by research from Sudarti & Ulum (2019) , the result of which is that reputation has a significant effect on interest.

Research presented by Sudarti & Ulum, (2019) Religious Value significant positive effect on the interest in applying . This is in contrast to the research conducted by Ari (2021) who found that religiosity had no effect on interest. A similar thing was stated by (Afifah, 2018) which stated that religiosity had no significant effect on interest.

In a previous study conducted by Setiani & Kusmuriyanto (2018) , it was found that competence had a positive and significant effect on interest. In line with research from Afriana, (2017) states that competence has an effect on interest. Furthermore, Putri & Syofyan, (2019) found that competence had a significant effect on interest. In fostering interest in applying for jobs, good and supportive competence will foster interest in applying for jobs.

Based on research conducted by Sumardana et al., (2014) there are results that compensation has a significant effect on interest through competence as an intervening variable. This result is the same as research from Diansyah, (2017) , namely compensation significantly influences interest with competence as a mediating variable.

Research from Latansa, (2020) suggests that reputation has a positive effect on interest with competencies that are able to mediate i. Meanwhile, different results are shown by Helmi, (2014) which results in reputation not having a significant effect on interest with competence as an intervening variable.

According to Mulyana et al., (2019) explained that the value of religiosity affects interest with competence as an intervening variable. However, this is not in line with research conducted by (Nuryati, 2019) which found that the value of religiosity was not significant to interest with competence as an intervening variable.

Compensation

In tapestries , (2015) stated that the compensation offered by the company can be a consideration for prospective employees . Sumardana et al., (2014) stated that the compensation offered by the company will have an impact on the morale of the employee's turn offer performance, as well as the motivation for prospective employees. Prospective employees who have quality will tend to pay attention to the compensation offered or given by the company before they make a decision to apply for a job at the company.

Reputation

Reputation is a perception from consumers about a quality that can be associated with the company name. This can be interpreted that the name of the company can have a positive impact on consumer responses and actions for the products or services produced but is often associated with the overall reputation of the company. (Williamson, 2010).

Religious Value

Kahirunisa, (2013) states that the inner attitude of every human being before God is more or less a mystery to others, which includes the totality of the human personality. The definition is an attitude and behavior that is obedient and obedient when carrying out the teachings of the religion he embraces, has a tolerant attitude towards the implementation of worship of other religions, and always establishes a harmonious life between adherents of other religions.

Interest

Interest in applying for a job is a process of interest in having a job that begins with all efforts to find information about job vacancies, based on the information obtained, prospective employees then make choices and make a decision to determine which company they want (Permadi & Netra, 2015) .

Competence

Abilities and skills receive considerable attention in today's management circles. The use of the term competence is a term used to describe this. Abilities show stable characteristics related to a person's maximum physical and mental abilities. Skills on the other hand are special capacities to manipulate objects (Winanti, 2011) .

Hypothesis Development

Marzuki et al., (2020) explained that compensation is an important aspect that influences being able to attract, maintain and retain prospective workers and potential workers of a company.

H1: Compensation has a positive and significant effect on interest.

Sudarti & Ulum, (2019) explains that a company's reputation is a way of how other parties view the company. So if the fresh graduate student *knows* that the company has a good reputation then he will be interested in applying for a job with the company. However, if otherwise, then he will not be interested in applying for a job with the company.

H2: Reputation has a positive and significant effect on interest.

Religiosity is defined as the extent to which a person individual is committed to learn and practice values religion and its teachings

H3 : A good value of religiosity has a significant positive effect on interest.

According to Setiani & Kusmuriyanto, (2018) competence is the first educational environment for children because it is in this family that children receive education and guidance for the first time. Competence is also said to be the main environment, because a large part of a child's life is family so that the education that is most widely received by children is family. With the values that have been received from the family will raise one's interest and view of the profession. So if the competence supports and is able to foster interest in applying for jobs, fresh graduate students *will* apply for jobs at Islamic banks. However, on the other hand, if the competence does not support it, fresh graduate students *will* not apply for jobs at Islamic banks.

H4: Competence has a positive and significant effect on interest in applying.

Based on research conducted by Sumardana et al., (2014) there are results that compensation has a significant effect on interest through competence as an intervening variable. These results are the same as research from Diansyah, (2017) , namely compensation significantly influences interest with competence as a mediating variable .

H5: Compensation has a positive effect on competence with interest as an intervening variable.

Research from Latansa, (2020) suggests that reputation has a positive effect on interest with competencies that are able to mediate i. Meanwhile, different results are shown by Helmi, (2014) which results in reputation not having a significant effect on interest with competence as an intervening variable.

H6: Reputation has a positive effect on competence with competence as an intervening variable.

According to Mulyana et al., (2019) explained that the value of religiosity affects interest with competence as an intervening variable. However, this is not in line with research conducted by (Nuryati, 2019) which found that the value of religiosity was not significant to interest with competence as an intervening variable.

H7: The value of religiosity has a positive effect on interest with competence as an intervening variable.

Based on the literature and hypotheses, the following research model can be formulated:
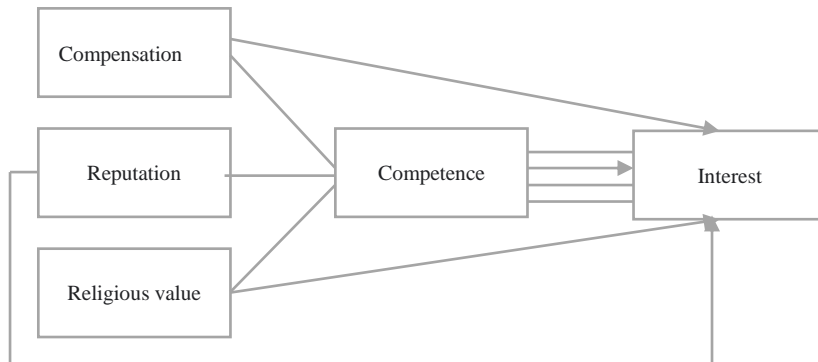
Figure 1 Research Model Framework

3 Research Method

This type of research is field research that studies directly, and this research used by this researcher is quantitative research. Quantitative methods are research methods that are based on positive, used to study certain populations or illustrations that use primary information by using research instruments that are systematically and structured which aims to test hypotheses that have been formalized. The type of research used in this study uses primary information. Primary information is the retrieval of information obtained directly (Bawono, 2006) .

The location of this research took place at the Faculty of Economics and Islamic Business (FEBI) Campus 1 State Islamic Institute (IAIN) Salatiga. And with the support of data from academics FEBI IAIN Salatiga, later in the process of distributing questionnaires/questionnaires it will be possible to use the *Whats App and Google Form applications* that are connected to the *smart phones of fresh* graduate students of *FEBI* IAIN Salatiga. The population is the entire area of objects and research subjects that are determined to be analyzed and drawn conclusions by researchers, in this study (Bawono, 2006) .

Determination of this type of population is based on the reason that what will be tested are variables that affect the interest in applying for fresh graduate students' jobs *to* Islamic banks. The population that will be used as objects in this study are fresh graduates from the Islamic Banking Department S1 Faculty of Economics and Islamic Business (*FEBI*) State Islamic Institute (IAIN) Salatiga. One of the criteria for *fresh* graduate students is students who have graduated.

The population in this study was 226 people, so the percentage of allowance used was 10% and the calculation results could be rounded up to achieve conformity. So to find out the research sample can be calculated as follows:

n = $\dfrac{226}{1+226(0.10)^2}$

n = $\dfrac{226}{2.27}$

= = 99.5 the researcher adjusted to 100 respondents.

Based on the calculations above, the sample of respondents in this study was adjusted to 1 0 0 people or about 1 0 % of the total students of FEBI IAIN Salatiga , this is to facilitate data processing and for better test results.

Data from the direct field is an original/primary data. Obtaining data through a questionnaire that is divided regarding the meticulous variables Sekaran, (2011) . The questionnaire itself is a question that must be answered (Bawono, 2006) .

4 Results and Discussion

4.1 Classic assumption test

There are 4 steps in classical assumption testing carried out in research, which are as follows:

Table 2. Classical Assumption Test Results

Test	Results	Conclusion
Normality	The results of the tests carried out with the One-Sample Kolmogorov_Smirnov Test showed the results of $0.136 > 0.05$	Data is normally distributed
Heterosced asticity	sig value. From each variable, Compensation, Reputation , Religious Value and Competence is 0.453 ; _ 0, 361 ; 0, 679 ; 0.191 _	The independent variables used in the study are free from heteroscedasticity problems
Multicollin earity	Tolerance Value : K = 0.568 ; R = 0.364 ; NR = 0.149 K = 0.211 > 0.1 and the value of VIF K = 1.759 ; R = 2.750 ; NR = 6.725 K = 4.724 < 10	The regression model is free from multicollinearity problems

4.2 Hypothesis testing

There are two types of research models, namely regression analysis and path analysis whose function is to determine the effect of intervening variables.

Table 3. Test Ttest

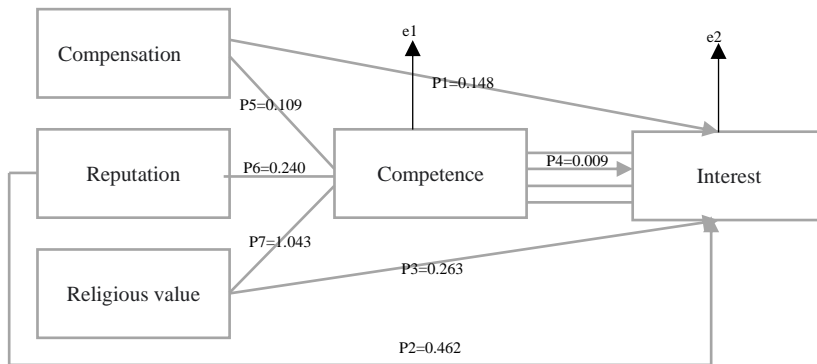| Model	t_{count}	Sig.	Results
Compensation=>Interest	2,965	0.004	Positive and significant influence
Reputation=>Interest	5,215	0.000	Positive and significant influence
Religious Value=>Interest	2,400	0.018	Positive and significant influence
Competence=>Interest	0.106	0.916	Negative effect is not significant
Compensation=>Competence	1,886	0.062	Negative effect is not significant
Reputation=>Competence	2,381	0.019	Positive and significant influence
Value of Religiosity=>Competence	12,888	0.000	Positive and significant influence

Figure 2. Path Analysis Results

Table 4. Path Analysis Results

Model	t count	t table	Results
X1=>Z=>Y	0.927	1,661	Able to mediate
X2=>Z=>Y	3,998	1,661	Unable to mediate
X3=>Z=>Y	3,207	1,661	Unable to mediate

4.3 Discussion

It is known from the T. test Significant value The significant value of the compensation variable (X1) is 0.04 which is smaller than 0.05, meaning that there is a significant positive effect between compensation (X1) to competence (Y).

This is supported by research from Marzuki et al., (2020) which states that the compensation variable has a significant influence on interest in line with the research proposed by Permadi & Netra, (2015) there is a significant effect between compensation variables on interest, but different from research from Cannaby, (2018) which states that the compensation variable has no significant effect on interest in applying , from the results above it can be concluded that H1 is accepted .

It is known from the T-test that the significant value of the reputation variable (X2) is 0.000, which is smaller than 0.05, meaning that the reputation variable (X2) has a significant positive effect on competence (Y). The above results are supported by research from Erlinda, (2020) there is a positive and significant influence on reputation on interest , from the research of Sudarti & Ulum, (2019) also produces reputation a significant positive effect on interest and research from Mujaddid & Nugroho, (2019) finds that reputation has a significant effect on interest. Then H2 is accepted.

It is known from the T-test that the significant value of the religiosity value variable (X3) is 0.000, which is smaller than 0.05, meaning that the religiosity value variable (X3) has a significant positive effect on competence (Y). The above results are supported by Sudarti & Ulum, (2019) stating that the value of religiosity has a significant positive effect on interest, the value of religiosity has a significant positive effect on interest and from researchers Mujaddid & Nugroho, (2019) reputation has a significant effect on interest. However, it is different from research from Ari, (2021) which found that religiosity had no significant effect on interest. H3 Accepted.

From the T test conducted, there is a significant value of the interest variable (Z) which is 0.91 6 which is greater than 0.05, meaning that there is an insignificant negative effect between interest (Z) on competence (Y). The above findings are supported by Mutiara & Rochmawati, (2021) who state that competence has no effect on interest. However, in contrast to research from Setiani & Kusmuriyanto, (2018) competence has a positive effect on interest, similar to Afriana's research, (2017) which states that competence has an effect

on interest, agrees with research from Putri & Syofyan, (2019) which states that competence has a significant effect on interest . . H4 Rejected.

The results of the path analysis show that the value of direct influence (p1), namely compensation for interest, is 0.148. The value of indirect influence (p5) is compensation for interest through competence, namely: (p1 x p4) = 0.148 x 0.009 = 0.0013. These results prove that competence mediates the relationship between compensation (X1) and interest (Y) of 0.0013. Significant or not is tested using the Sobelt Test. Based on the calculation of the sub-chapter above, it can be seen that t count = 0.927 (rounded) is smaller than t table with a significant level of 0.05 (5%) which is 1.661, it can be concluded that compensation indirectly has an influence on interest through competence . This is supported by the research of Sumardana et al., (2014) which states that compensation has a significant effect on interest through competence as an intervening variable. This is also evidenced by Diansyah, (2017) stating that compensation significantly affects interest with competence as a mediating variable. with the test results that have been tested by researchers, with a t value of 0.927 which means it is smaller than t table of 1.661 with a significant level of 0.05. This means that compensation in competence can be a factor to make for interest in applicants. H5 is accepted.

The results of the path analysis show that the value of direct influence (p2), namely reputation on interest, is 0.461. The value of indirect influence (p6) is reputation on interest through competence, namely: (p2 x p4) = 0.461 x 0.009 = 0.004149. These results prove that competence can mediate the relationship between reputation (X2) and interest (Y) of 0.004149. Significant or not tested using the Sobelt Test. Based on the calculation of the sub-chapter above, it can be seen that t count = 3.99 (rounded) is greater than t table with a significant level of 0.05 (5%) which is 1.661, it can be concluded that reputation does not directly affect interest through competence. This is supported by Helmi's research, (2014) which proves that reputation has no significant effect on interest with competence as an intervening variable. However, this contradicts the research by Latansa, (2020) which states that reputation has a positive effect on interest with competence that is able to mediate . with the test results that have been tested by researchers, with a t-count value of 3.99 which means it is greater than t-table 1.661 with a significant level of 0.05. This means that reputation in competence cannot be a factor in attracting applicants. H6 is rejected.

The results of the path analysis show that the value of direct influence (p3) is the value of religiosity on interest of 0.263. The value of indirect influence (p7) is the value of religiosity on interest through competence, namely: (p3 x p4) 1.043 x 0.009 = 0.009387. These results prove that competence can mediate the relationship between the value of religiosity (X3) to interest (Y) of 0.009387. Significant or not tested using the Sobelt Test.

Based on the calculation of the sub-chapter above, it can be seen that t count = 3.207 (rounded) is greater than t table with a significant level of 0.05 (5%) which is 1.661, it can be concluded that the value of religiosity does not indirectly affect interest through competence. This is supported by Helmi's research, (2014) that the value of religiosity is not significant to interest with competence as an intervening variable. However, this contradicts (Mulyana et al., 2019) which states that the value of religiosity affects interest with competence as an intervening variable. with test results that have been tested by researchers, with a t-count value of 3.207, which means it is greater than t-table 1.661 with a significant level of 0.05. This means that the value of religiosity in competence cannot be a factor to make applicants interested. H7 rejected

5 Conclusion

This research was conducted to analyze the effect of compensation, reputation and the value of religiosity on the interest in applying for a job with competence *as an intervening*

variable . The research sample selected was 100 students from a fresh graduate student population of 226 students. Based on the results of the analysis, the following conclusions can be drawn; First, statistical testing shows that compensation has a positive and significant effect on interest. Second, reputation has a positive and significant effect on interest. Third, the value of religiosity has a positive and significant effect on interest. Fourth, competence has no effect on interest. Fifth, competence is able to mediate the relationship between compensation and interest . Sixth, competence cannot mediate between reputation and interest. Seventh, competence cannot mediate between religious values and interests

This research can be expected to be a reference in developing further research in order to produce better and better research and for further research it is expected to be able to further develop the variables, and indicators can produce a more precise and broad picture.

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