



Career Interest in Start-Ups Among Generation Z: The Influence of Islamic Knowledge in Career Decision-Making

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ABSTRACT

The rapid growth of the digital start-up industry has reshaped career opportunities for Generation Z, particularly in flexible and value-driven work environments. However, limited research explains how psychological, cognitive, and religious factors simultaneously influence their career decisions. This study examines the effects of attitude toward work, subjective norms, perceived behavioural control, industry knowledge, and personal motivation on career interest in start-ups, with Islamic knowledge as a mediating variable. A quantitative explanatory design was applied using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4.0. Data were collected from 220 Muslim Generation Z respondents in Indonesia aged 18–27 through a Likert-scale questionnaire and analysed using outer model, inner model, and mediation testing. The results indicate that career interest is primarily driven by personal motivation and Islamic knowledge, while attitude, subjective norms, perceived behavioural control, and industry knowledge show no direct effect. Islamic knowledge mediates the influence of attitude and perceived behavioural control on career interest, but does not mediate the other relationships. This study integrates Islamic knowledge into the Theory of Planned Behavior, highlighting the role of religious values in shaping career intentions. It contributes to extending TPB with a spiritual dimension and offers practical implications for start-ups to emphasize

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1. INTRODUCTION

The rapid expansion of the start-up industry in the digital era has emerged as a significant source of attraction for younger generations, particularly Generation Z. Ermawati & Lestari (2022) report that more than 10,000 new start-ups are established globally each year, generating substantial employment opportunities while accelerating technological innovation. In Indonesia, the Kementerian Komunikasi dan Informatika (2022) recorded over 2,300 start-ups by 2022, positioning the country as the largest start-up ecosystem in Southeast Asia. Born between 1997 and 2012, Generation Z are widely recognised as digital natives who exhibit strong personal value systems, especially in relation to career decision-making. Their interest in pursuing careers within start-ups is shaped by a complex interplay of psychological and social influences, alongside personal values, including Islamic principles (Prameswari et al., 2024). This underscores the need to examine the extent to which Islamic knowledge informs and shapes Generation Z's career aspirations within the start-up sector (Qurniawati, & Nurohman, 2023).

The participation of Generation Z as a prospective productive workforce is pivotal to advancing the national economy through innovation and job creation. Their engagement is closely aligned with key national agendas, such as the National Research Master Plan (RIRN), particularly in priority areas including Information and Communication Technology (ICT) and the digital economy. In this context, fostering career interest in the start-up sector supports the third pillar of Prabowo's Asta Cita, which emphasises entrepreneurship and the development of creative industries (Mulyadi & Isa, 2025). Furthermore, this study contributes to broader policy objectives, including increasing the proportion of science and technology human resources (HRST) and strengthening the pipeline of future talent. Integrating Islamic knowledge into this discourse also reinforces efforts to cultivate a workforce that is not only skilled but also ethically grounded, thereby supporting sustainable development (Bakar et al., 2021). Consequently, the issue is both practically relevant and strategically significant for shaping national education and employment policies.

A substantial body of literature has applied the Theory of Planned Behaviour (TPB) to explain career-related intentions, focusing on attitudes, subjective norms, and perceived behavioural control (PBC). Empirical studies by Putra & Antonio (2021) and Ayu et al., (2019) demonstrate that these variables significantly influence career intentions and job mobility decisions. In addition, Asyari et al., (2024) highlight the mediating role of Islamic knowledge in the relationship between knowledge and behavioural intentions within the context of Islamic finance. This finding illustrates how religious values can reinforce value-driven career motivations. Moreover, prior research indicates that industry-specific knowledge also plays a crucial role in shaping career preferences (Chiou, 1998).

Bakar et al., (2021) similarly identify attitudes, subjective norms, and PBC as strong predictors of students' career intentions within the halal industry. Despite these advances, limited research has explicitly incorporated Islamic knowledge as a mediating variable within the context of the start-up sector. There is therefore a clear need to integrate TPB with Islamic value frameworks to better understand career decision-making in this domain, particularly

among Generation Z, whose religious identity is increasingly salient alongside high levels of digital exposure. This study seeks to address this gap in the literature.

Although TPB has been widely employed in career research, existing studies tend to concentrate on general domains such as entrepreneurship, the halal industry, or Islamic financial institutions. Few have examined how Islamic knowledge mediates career decision-making among Generation Z in the context of digital start-ups (Asyari et al., 2024). Furthermore, research rarely combines knowledge of the start-up industry with religious values when predicting career intentions. This omission is significant given the rapid growth of the digital economy and creative industries, where such integrated understanding is essential for informing human resource development strategies. Accordingly, this study extends the literature by examining the roles of attitudes, subjective norms, PBC, and industry knowledge, with Islamic knowledge positioned as a mediating variable in shaping career interest in start-ups (Putra, 2018).

At present, Generation Z's interest in start-up careers remains insufficiently understood from the perspective of their Islamic knowledge. The lack of alignment between religious values and the realities of the creative industry often complicates career decision-making processes. This raises important questions regarding whether, and in what ways, Islamic knowledge mediates the psychological and social determinants of career interest. A comprehensive investigation is therefore required to elucidate the interactions among these variables. Failure to address this issue risks creating a mismatch between young people's values, interests, and career choices, potentially leading to inefficient human resource allocation, as well as reduced job satisfaction and productivity. In the longer term, such misalignment may hinder the growth of the start-up sector, which depends heavily on competent and ethically grounded young talent. A more nuanced understanding of the factors shaping career interest is therefore essential.

1.2. Literature review

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) explains the relationship between beliefs, attitudes, intentions, and behaviour. TPB states that behavioural intention is the main predictor of actual behaviour and is shaped by three factors: attitudes, subjective norms, and perceived behavioural control. Attitudes refer to an individual's evaluation of a behaviour as positive or negative, which influences their willingness to engage in it, such as viewing a start-up career as beneficial or value-aligned. Subjective norms reflect perceived social pressure from family, peers, or significant others that can encourage or discourage career choices. Perceived behavioural control refers to an individual's perception of their ability, resources, and opportunity to perform a behaviour, where higher perceived control strengthens intention. In career contexts, TPB has been widely used to explain entrepreneurial and start-up career intentions. Previous studies (e.g. Bakar et al., 2021; Putra, 2018) show that all three TPB components significantly influence students' intentions toward start-up careers. This theory is relevant for Generation Z, whose career decisions are shaped by rational evaluation, social influence, and personal autonomy. Therefore, TPB provides a strong foundation for analysing start-up career interest, especially when extended with Islamic knowledge as an additional contextual factor.

Theoretical Determinants of Generation Z's Career Interest in the Start-Up Sector

Attitudes towards work reflect individuals' evaluations of start-up careers, where positive perceptions of opportunities, flexibility, and value alignment strengthen career intentions (Mahdiya & Wahab, 2025; Bakar et al., 2021). Subjective norms represent social pressures from family, peers, and role models that strongly influence Generation Z's career choices (Sabrina et al., 2024). Perceived behavioural control (PBC) relates to confidence in one's ability and resources to face start-up uncertainties (Bakar et al., 2021; Putra, 2018), while industry knowledge improves preparedness and decision-making in understanding risks and competencies required (Kusuma et al., 2024). Personal motivation, both intrinsic and extrinsic, also drives career interest (Rahmadiani & Sholahuddin, 2024). Islamic knowledge functions as a mediating factor by embedding ethical values and lawful considerations in career decisions, strengthening the influence of psychological factors on career intention (Nugroho et al., 2021; Asyari et al., 2024). Overall, career interest in start-ups is shaped by internal factors, external social influence, and religious values, reflecting Generation Z's shift toward flexible and value-based career choices (Nugroho & Sholahuddin, 2026; Gunawan et al., 2025; Mahdiya & Wahab, 2025).

Hypothesis Development

The Influence of Attitude on Career Interest in Start-Ups

Attitude constitutes a central component of Ajzen (1991) Theory of Planned Behavior, reflecting the extent to which individuals hold favourable or unfavourable evaluations of a given behaviour; in a career context, it denotes how individuals perceive particular career options as valuable, appealing, or meaningful. Empirical studies consistently demonstrate that positive attitudes towards the start-up sector specially regarding job opportunities, flexibility, and growth potential significantly enhance career intentions among Generation Z (Mahdiya & Wahab, 2025). This finding is supported by Bakar et al., (2021), who identify attitude as a significant predictor of career choice, including in non-traditional fields such as start-ups and entrepreneurship, and by Putra & Antonio (2021), who emphasise the role of perceived flexibility and self-development opportunities in shaping students' career interests. Collectively, these findings indicate that more favourable attitudes towards start-up employment are associated with a stronger intention to pursue careers in this sector.

Hypothesis H1: Attitude Toward Work Positively Influences Career Interest in Start-Ups.

The Influence of Subjective Norms on Career Interest in Start-Ups

Subjective norms refer to an individual's perception of social pressure from significant others such as family, peers, and respected figures shaping behavioural choices (Ajzen, 1991). In the context of career decision-making, these norms play a crucial role, as individuals often align their choices with expectations and support from their social environment. Empirical studies confirm this influence: Benita et al., (2023) show that subjective norms significantly affect Generation Z's behavioural intentions, as this cohort tends to prioritise social opinion in decision-making. Similarly, Haryanta et al., (2025) find that social support from family and peers positively influences students' interest in pursuing entrepreneurial or non-traditional career paths, including start-ups, particularly within collectivist cultures such as Indonesia. This is further supported by Astrama et al., (2025), who demonstrate that family-driven social norms play a key role in shaping students' intentions to enter creative and digital sectors. Taken together, these findings indicate that subjective norms contribute positively to individuals' interest in pursuing careers in the start-up sector.

Hypothesis H2: Subjective Norms Positively Influence Career Interest in Start-Ups.

The Influence of Perceived Behavioral Control on Career Interest in Start-Ups

Perceived behavioural control (PBC) refers to an individual's perceived capability to perform a given action, encompassing their assessment of skills, resources, and control (Ajzen, 1991). In the career context, PBC reflects the extent to which individuals feel prepared to navigate job-related challenges, including the uncertainty and dynamism of start-up environments. Empirical studies consistently highlight its significance: Bakar et al., (2021) identify PBC as a strong predictor of students' career intentions, comparable to attitudes and subjective norms, particularly when individuals possess confidence in their abilities. Similarly, Putra (2018) finds that higher perceived control over skills and career choices increases intentions to pursue careers in innovative sectors such as start-ups, while Haryanta et al., (2025) emphasise its relevance for Generation Z, who seek flexibility, meaning, and challenge in their careers. Collectively, these findings indicate that PBC plays a pivotal role in positively shaping individuals' interest in start-up careers.

Hypothesis H3: Perceived behavioral control (PBC) has a positive effect on career interest in start-ups.

The influence of industry knowledge on career interest in start-ups

Knowledge of the industry encompasses an individual's understanding of its characteristics, structure, risks, opportunities, and market dynamics, particularly within the start-up sector. Greater industry knowledge enhances confidence in making rational and interest-aligned career decisions. Empirical evidence supports this relationship: Silva et al., (2025) find that a strong understanding of market conditions and business processes within the start-up ecosystem is positively associated with entrepreneurial intention and career interest, while Asyari et al., (2024) show that deeper knowledge particularly in the context of the halal and sharia start-up sectors strengthens perceived usefulness and readiness, thereby fostering positive attitudes and greater perceived behavioural control. Similarly, Mahdiya & Wahab (2025) emphasise that Generation Z's career decisions are highly influenced by access to relevant and up-to-date information, with better-informed individuals demonstrating stronger intentions to work in start-ups. Collectively, these findings indicate that adequate and relevant industry knowledge plays a significant role in increasing individuals' interest in pursuing careers within the start-up sector.

Hypothesis H4: Knowledge of the Startup Industry Positively Influences Career Interest in Startups.

The Influence of Personal Motivation on Career Interest in Startups

Personal motivation constitutes an internal drive that compels individuals to pursue specific goals, including career choices, and encompasses aspirations for self-development, challenge, autonomy, and innovation. In the context of start-ups characterised by dynamism, uncertainty, and high learning potential motivation plays a decisive role in shaping career interest. Evidence from Self-Determination Theory indicates that intrinsic motivation, particularly the desire for competence and growth, significantly influences career selection, with highly motivated individuals favouring environments that offer autonomy and continuous learning (Imtinan & Wulandari, 2025). Empirical studies further confirm this relationship: Trimulyana (2025) finds that strong personal motivation enhances young people's interest in start-up careers, while Andrean & Solekah (2023) highlight the

importance of achievement motivation in fostering students' willingness to engage with risk and uncertainty in this sector. Collectively, these findings suggest that higher levels of personal motivation are associated with a stronger inclination to pursue careers in dynamic and innovative start-up environments.

Hypothesis H5: Personal Motivation Positively Influences Career Interest in Start-Ups.

The Influence of Islamic Knowledge on Career Interest in Start-Ups

Islamic knowledge refers to an individual's understanding of Islamic teachings, values, and principles encompassing *aqidah*, worship, and *muamalah*, including economic and business activities. In the context of career choice, such knowledge shapes preferences towards occupations aligned with Sharia principles, including lawful income, justice, transparency, and social benefit. Within the start-up sector particularly halal or Sharia-based ventures Islamic knowledge becomes a key determinant of career interest. Empirical evidence consistently supports this relationship: Maharani (2025) finds that Islamic knowledge positively influences students' intentions to pursue careers in the Islamic economy, as individuals with stronger understanding tend to be more selective and prefer organisations that implement Sharia principles. Similarly, Rafanda & Adinugraha (2025) show that knowledge of Islamic economics enhances positive perceptions of Sharia-based industries, including halal start-ups, by reinforcing both economic and spiritual value considerations. Musyafa et al., (2025) further demonstrate that students with higher levels of Islamic knowledge exhibit stronger interest in working for organisations that prioritise halal practices and Islamic business ethics. Overall, these findings indicate that greater Islamic knowledge strengthens individuals' propensity to pursue careers in start-ups that align with Islamic values.

Hypothesis H6: Islamic Knowledge Positively Influences Career Interest in Start-Ups.

The Mediating Role of Islamic Knowledge Between Attitudes and Career Interest in Start-Ups

Attitudes towards work are strongly shaped by individuals' value systems and beliefs; within Muslim contexts, knowledge of Islamic principles and work ethics such as sincerity, responsibility, trustworthiness, and the pursuit of lawful income provides a moral foundation that influences both perceptions of work and career intentions. Empirical evidence indicates that Islamic knowledge plays a significant mediating role between psychological factors and behavioural intentions, strengthening the effect of positive attitudes on the desire to engage in Sharia-compliant economic sectors, including start-ups (Asyari et al., 2024). This is supported by Hidayat (2024), who argues that Islamic knowledge translates ethical attitudes into concrete behaviour by reinforcing confidence that career choices remain aligned with religious teachings. Similarly, Tiana & Sudarwanto (2025) find that Muslim students with positive attitudes towards entrepreneurship exhibit stronger career interest when accompanied by higher levels of Islamic entrepreneurial knowledge. Taken together, these findings suggest that Islamic knowledge functions as a critical mediating variable that amplifies the relationship between positive work attitudes and the intention to pursue careers in start-ups aligned with religious values.

Hypothesis H7: Islamic Knowledge Mediates the Effect of Attitude on Career Interest in Start-Ups.

The Mediating Role of Islamic Knowledge between Subjective Norms and Career Interest in Start-Ups.

Islamic knowledge in the context of work refers to an individual's understanding of Islamic values, ethics, and principles such as honesty, responsibility, diligence, and the pursuit of lawful (halal) income which shape career-related behaviour. This knowledge strengthens the internalisation of social norms by embedding them within a spiritual framework, thereby guiding individuals towards career choices aligned with religious teachings. Empirical evidence supports its mediating role: Asyari et al., (2024) demonstrate that Islamic knowledge significantly mediates the relationship between social influences and behavioural intention in the context of Islamic economics, making social pressures more meaningful and aligned with Islamic life goals. Similarly, Hidayat (2024) finds that Islamic religiosity enhances the link between social expectations and ethical behavioural intentions, particularly in Muslim-majority settings. Tiana & Sudarwanto (2025) further reveal that social influences from family and the Muslim community more strongly shape students' entrepreneurial intentions when supported by a solid understanding of Islamic business principles. Collectively, these findings indicate that Islamic knowledge plays a crucial mediating role in reinforcing the effect of subjective norms on career interest, particularly within start-up sectors aligned with Islamic values.

Hypothesis H8: Islamic Knowledge Mediates the Effect of Subjective Norms on Career Interest in Start-Ups.

The Mediating Role of Islamic Knowledge between PBC and Career Interest in Start-Ups.

Perceived behavioural control (PBC) reflects individuals' perceptions of their capability, readiness, and resources to pursue a particular career path; however, within Muslim contexts, such perceptions are often shaped by Islamic knowledge, which guides and aligns decision-making with Sharia principles. Asyari et al., (2024) demonstrate that Islamic knowledge strengthens the effect of perceived behavioural control on career intention, as individuals who feel capable of engaging in the start-up sector become more motivated when they recognise its alignment with Islamic values such as lawful income, social responsibility, and work as a form of worship. Similarly, Putra & Antonio (2021) find that Muslim students with high perceived control exhibit stronger career interest when supported by an understanding that start-up careers are consistent with Islamic principles. These findings indicate that Islamic knowledge functions as a mediating factor that reinforces the relationship between perceived behavioural control and career interest in the start-up sector.

Hypothesis H9: Islamic Knowledge Mediates the Effect of Perceived Behavioral Control on Career Interest in Start-Ups.

The Mediating Role of Islamic Knowledge Between Industry Knowledge and Career Interest in Start-Ups.

Knowledge of the start-up industry plays a crucial role in shaping individuals' perceptions of career prospects, risks, and opportunities; however, within a Muslim context, such knowledge alone is insufficient without integration with Islamic values. Aligning industry understanding with principles such as halal income, justice, and social responsibility enables individuals to perceive start-up careers as both economically viable and religiously permissible. Asyari et al., (2024) demonstrate that Islamic knowledge strengthens the effect of rational knowledge on behavioural intention, while Tiana & Sudarwanto (2025) find that Muslim students are more motivated to pursue digital-sector careers when they possess sufficient religious understanding to assess their compliance with Islamic principles. Similarly, Hidayat (2024) shows that the integration of practical and religious knowledge enhances

individuals' confidence and interest in engaging with such careers. Therefore, Islamic knowledge functions as a critical bridge between industry awareness and spiritual conviction, ultimately reinforcing career interest in the start-up sector.

Hypothesis H10: Islamic Knowledge Mediates the Effect of Industry Knowledge on Career Interest in Start-Ups

The Mediating Role of Islamic Knowledge between Personal Motivation and Career Interest in Start-Ups.

Islamic knowledge functions as a mediating variable that strengthens and channels the relationship between personal motivation and career interest in the start-up sector. While strong personal motivation such as the desire for growth, innovation, and life achievement does not automatically lead to specific career choices, it becomes more directed when grounded in sound Islamic understanding, guiding individuals towards careers aligned with Sharia principles, including ethical and halal start-ups. From a Self-Determination Theory perspective, intrinsic motivation drives individuals to act in accordance with their values, and Islamic knowledge provides a normative framework that translates this motivation into concrete career decisions. Empirical evidence supports this mediating role: Hassi et al., (2021) find that religious knowledge mediates the relationship between intrinsic motivation and career interest in Sharia-based sectors; Azizah & Abadiyah (2021) show that Islamic knowledge reinforces the effect of personal motivation on interest in the halal industry, including Sharia start-ups; and Santoso et al., (2025) confirm that religiosity reflected in Islamic knowledge clarifies and strengthens the link between internal factors and career decisions. Therefore, higher levels of personal motivation, when supported by adequate Islamic knowledge, lead to a stronger and more directed interest in pursuing careers within Sharia-compliant start-ups.

Hypothesis H11: Islamic Knowledge Mediates the Influence of Personal Motivation on Career Interest in Start-Ups

2. METHOD

This study employs a quantitative explanatory research design to examine the influence of attitude, subjective norms, perceived behavioral control, industry knowledge, and personal motivation on career interest in start-ups, with Islamic knowledge as a mediating variable. A cross-sectional approach was used, where data were collected at a single point in time.

The population consists of Muslim Generation Z individuals in Indonesia, specifically undergraduate students (S1/D4) and fresh graduates aged 18–27 years. In this study, “familiarity with the start-up industry” is operationally defined as individuals who (1) possess basic knowledge of start-up business models, (2) have been exposed to start-up-related information through academic courses, digital media, or events, or (3) express interest in pursuing a career in a start-up environment.

The sampling technique used was purposive sampling with the following criteria: (1) active students or fresh graduates, (2) aged 18–27 years, (3) Muslim, and (4) familiar with or interested in the start-up industry. The minimum sample size was determined based on the SEM-PLS rule of thumb of 5–10 times the number of indicators (Hair et al., 2019). With a total of 38 indicators, the required sample size ranged from 190 to 380 respondents. A total of 245

responses were initially collected, of which 220 valid responses were retained after data screening, meeting the minimum requirement.

Data were collected between January and March 2026 using an online questionnaire administered through Google Forms. The questionnaire link was distributed via digital platforms such as WhatsApp, Instagram, and academic networks to reach the target respondents.

The instrument consisted of two sections: (1) demographic information and (2) measurement items for each construct. All variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study includes seven constructs with a total of 38 indicators: attitude (5 items), subjective norms (4 items), perceived behavioral control (5 items), industry knowledge (5 items), personal motivation (6 items), Islamic knowledge (5 items), and career interest in start-ups (8 items). The measurement items were adapted from prior validated studies, including Mahdiya & Wahab (2025), Benita et al., (2023), Bakar et al., (2021), Silva et al., (2025), Ginting & Siagian, (2020), and Asyari et al., (2024), with contextual adjustments to fit the study setting.

Data screening was conducted to ensure data quality and validity. The procedures included: (1) removing incomplete responses, (2) eliminating duplicate entries, (3) identifying and excluding straight-lining responses, and (4) verifying that respondents met all sampling criteria. Only valid and complete responses were included in the final analysis, resulting in 220 usable datasets. Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0. The analysis followed a two-step approach: (1) evaluation of the measurement model (outer model) to assess validity and reliability using outer loadings, Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha; and (2) evaluation of the structural model (inner model) to test hypotheses using path coefficients, coefficient of determination (R^2), predictive relevance (Q^2), and bootstrapping procedures. Mediation analysis was performed to examine the indirect effect of Islamic knowledge between independent variables and career interest in start-ups.

3. RESULTS AND DISCUSSION

Respondent Description

Table 1 presents the demographic characteristics of the respondents involved in this study. The table provides information regarding respondents' gender, age, and educational background to give an overview of the research sample composition.

Table 1. Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	112	50.91%
	Female	108	49.09%
Age (years)	18–19	37	16.82%
	20–21	56	25.45%
	22–23	48	21.82%
	24–25	39	17.73%
	26–27	40	18.18%
Education	Fresh Graduate	67	30.45%
	D4	83	37.73%
	S1	70	31.82%
Total		220	100%

Source: Primary Data, 2026

The data indicate a relatively balanced gender distribution, with male respondents slightly outnumbering females. In terms of age, the sample is dominated by individuals aged 20–21 years (25.45%), followed by those aged 22–23 years (21.82%), suggesting that the majority of respondents are in the early phase of young adulthood. The representation across other age groups remains fairly even, indicating a well-distributed sample within the Generation Z cohort. Regarding educational background, most respondents are enrolled in D4 programmes (37.73%), followed by undergraduate (S1) students (31.82%) and fresh graduates (30.45%), reflecting a diverse yet predominantly higher-education-based sample. Overall, these characteristics suggest that the respondents are suitably representative of educated Generation Z individuals who are at a critical stage of career decision-making.

Data Analysis Results

Outer Model Analysis

The results of the outer model analysis are presented in Figure 1. This figure illustrates the relationship between latent variables and their respective indicators used in the research model.

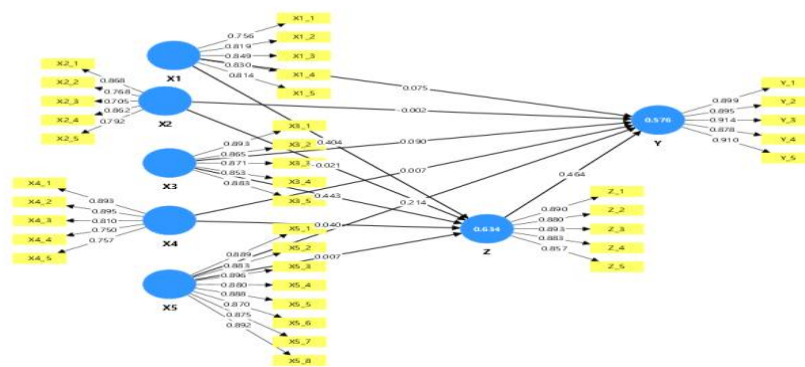


Figure 1. Outer Model

Convergen Validity

An indicator is said to be satisfactory if the outer loading value is > 0.7 . The results of the outer loading test are presented in Table 2. This test was conducted to evaluate the validity of each indicator in measuring its respective construct:

Table 2. Outer Loading Values

Variables	Indicator	Outer loadings
Attitude Towards Work	X1.1	0.756
	X1.2	0.819
	X1.3	0.849
	X1.4	0.830
	X1.5	0.814
Subjective Norms	X2.1	0.868
	X2.2	0.768
	X2.3	0.705
	X2.4	0.862
	X2.5	0.792
Perceived behavioral control	X3.1	0.893
	X3.2	0.865

	X3.3	0.871
	X3.4	0.853
	X3.5	0.883
	X4.1	0.893
	X4.2	0.895
Knowledge of the Start-Up Industry	X4.3	0.810
	X4.4	0.750
	X4.5	0.757
	X5.1	0.889
	X5.2	0.883
	X5.3	0.896
	X5.4	0.880
	X5.5	0.888
Personal Motivation	X5.6	0.870
	X5.7	0.875
	X5.8	0.892
	Y.1	0.899
	Y.2	0.895
	Y.3	0.914
	Y.4	0.878
Career Interest in Start-Ups	Y.5	0.910
	Z.1	0.890
	Z.2	0.880
	Z.3	0.893
	Z.4	0.883
Islamic Knowledge	Z.5	0.857

Source: Primary Data, 2026

All indicators across the variables exhibit outer loading values of ≥ 0.70 (ranging from 0.705 to 0.914), thereby satisfying the criterion for convergent validity and indicating that each indicator adequately represents its underlying latent construct and is suitable for further analysis. This result confirms that the measurement model demonstrates a strong level of indicator reliability, with all items consistently contributing to their respective constructs without requiring item elimination. In addition to outer loadings, convergent validity is also assessed using the Average Variance Extracted (AVE), where a construct is considered valid if it achieves an AVE value of ≥ 0.50 . This criterion ensures that each latent variable is able to explain more than half of the variance of its indicators, reflecting adequate convergent validity at the construct level. Accordingly, the AVE values for each variable in this study are presented below to further confirm the robustness of the measurement model. The results of the Average Variance Extracted (AVE) test are presented in Table 3. The AVE values are used to evaluate convergent validity by measuring the extent to which indicators represent their latent constructs.

Table 3. Average Variance Extracted Value

Variables	AVE	Information
X1	0.663	Valid
X2	0.642	Valid
X3	0.762	Valid
X4	0.678	Valid
X5	0.782	Valid
Y	0.809	Valid
Z	0.775	Valid

Source: Primary Data, 2026

All variables had an AVE value ≥ 0.50 (0.642–0.809), thus meeting the convergent validity criteria. This means that each construct was able to explain more than 50% of the variance of its indicator, and all instruments were declared valid and suitable for further analysis.

Discriminant Validity

The discriminant validity test was conducted using the cross loading method to determine whether each indicator has a higher correlation with its respective construct compared to other constructs. The results of the cross loading test are presented in Table 4. Cross Loadings below.

Table 4. Cross Loadings

	X1	X2	X3	X4	X5	Y	Z
X1.1	0.756	0.126	0.541	0.111	0.459	0.444	0.568
X1.2	0.819	0.082	0.620	0.055	0.561	0.506	0.599
X1.3	0.849	0.167	0.657	0.106	0.609	0.547	0.603
X1.4	0.830	0.069	0.543	0.022	0.499	0.547	0.604
X1.5	0.814	0.186	0.585	0.140	0.529	0.469	0.599
X2.1	0.179	0.868	0.142	0.033	0.139	0.102	0.097
X2.2	0.070	0.768	0.034	0.022	0.066	0.057	0.038
X2.3	0.039	0.705	-0.073	-0.018	0.055	0.027	-0.014
X2.4	0.113	0.862	0.100	0.090	0.120	0.091	0.093
X2.5	0.124	0.792	0.050	0.022	0.148	0.037	0.061
X3.1	0.607	0.145	0.893	0.178	0.699	0.586	0.656
X3.2	0.644	0.151	0.865	0.138	0.712	0.580	0.639
X3.3	0.633	0.068	0.871	0.145	0.716	0.601	0.667
X3.4	0.621	0.038	0.853	0.129	0.669	0.552	0.648
X3.5	0.658	0.076	0.883	0.127	0.697	0.570	0.645
X4.1	0.121	0.055	0.190	0.893	0.175	0.142	0.160
X4.2	0.112	0.102	0.157	0.895	0.122	0.139	0.183
X4.3	0.062	0.035	0.118	0.810	0.118	0.044	0.082
X4.4	-0.047	-0.063	0.043	0.750	0.070	0.048	0.023
X4.5	0.061	-0.045	0.053	0.757	0.057	0.083	0.040
X5.1	0.583	0.115	0.738	0.116	0.889	0.570	0.580
X5.2	0.600	0.097	0.697	0.159	0.883	0.528	0.527
X5.3	0.562	0.106	0.726	0.148	0.896	0.589	0.543
X5.4	0.582	0.142	0.712	0.201	0.880	0.519	0.546
X5.5	0.590	0.136	0.697	0.075	0.888	0.564	0.543
X5.6	0.557	0.155	0.687	0.114	0.870	0.507	0.543
X5.7	0.583	0.136	0.706	0.108	0.875	0.554	0.579
X5.8	0.572	0.137	0.698	0.129	0.892	0.598	0.584
Y.1	0.546	0.102	0.600	0.100	0.578	0.899	0.636
Y.2	0.550	0.085	0.591	0.101	0.545	0.895	0.630
Y.3	0.607	0.086	0.649	0.112	0.598	0.914	0.693
Y.4	0.502	0.106	0.583	0.086	0.552	0.878	0.630
Y.5	0.574	0.045	0.551	0.198	0.546	0.910	0.651
Z.1	0.659	0.074	0.678	0.146	0.545	0.635	0.890
Z.2	0.658	0.069	0.647	0.104	0.560	0.673	0.880
Z.3	0.665	0.112	0.689	0.188	0.616	0.685	0.893
Z.4	0.608	0.106	0.640	0.107	0.500	0.609	0.883
Z.5	0.622	0.048	0.625	0.133	0.544	0.565	0.857

Source: Primary Data, 2026

All indicators for each variable exhibit the highest loading values on their respective constructs compared to other constructs. This indicates that each indicator is able to measure its intended construct accurately. Therefore, the measurement model satisfies the criteria for discriminant validity and is considered appropriate for further analysis.

Reliability Test

The reliability test results in Table 5 present the Cronbach's Alpha and Composite Reliability values for each research variable. These results are used to determine the consistency and reliability of the indicators in measuring each construct in the study.

Table 5. Cronbach's Alpha and Composite Reliability Values

Variables	Cronbach's alpha	Composite reliability
X1	0.873	0.908
X2	0.875	0.899
X3	0.922	0.941
X4	0.894	0.913
X5	0.960	0.966
Y	0.941	0.955
Z	0.928	0.945

Source: Primary Data, 2026

All variables had Cronbach's Alpha and Composite Reliability values ≥ 0.70 , thus meeting the reliability criteria. This indicates that the research instrument has excellent internal consistency and is suitable for further analysis.

Multicollinearity Test

The results of the multicollinearity test in this study are presented in Table 6. This test was conducted to determine whether there is a high correlation among the independent variables in the research model.

Table 6. Variance Inflation Factor Values

	Y	Z
X1	2.640	2.194
X2	1.033	1.032
X3	4.029	3.493
X4	1.035	1.031
X5	2.896	2.895
Y		
Z	2.733	

Source: Primary Data, 2026

All variables had VIF values < 5.00 , indicating no signs of multicollinearity in the model. Thus, the research model was declared good and suitable for hypothesis testing.

Inner Model Analysis

The results of the inner model analysis are presented in Figure 2. Figure 2 illustrates the structural relationships among the variables examined in this study and shows the path coefficients between constructs.

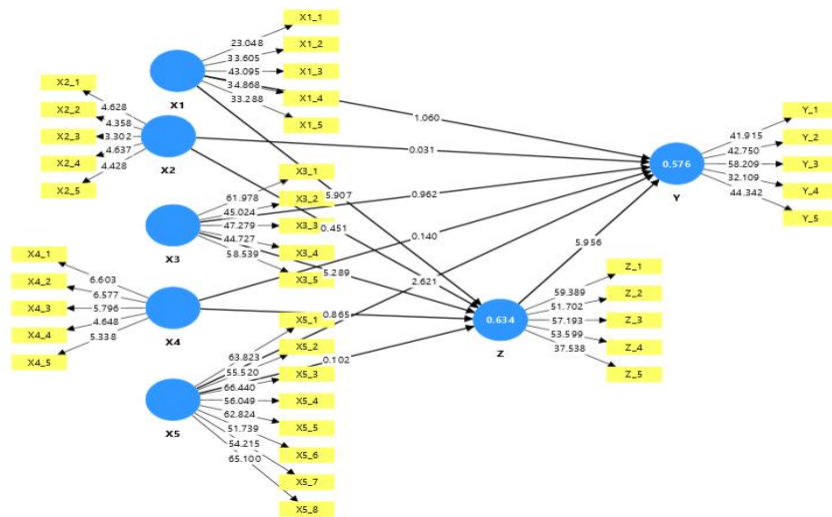


Figure 2. Inner Model

Inner model analysis is used to evaluate the structural relationships between latent constructs through R-square values, path coefficients and the significance of the relationships obtained from the bootstrapping procedure.

R-Square

The coefficient of determination (R-square) was used to measure the ability of the independent variables to explain the dependent variables in the research model. The results of the R-square test in this study are presented in Table 7 below.

Table 7. R-Square Value

	R-square	R-square adjusted
Y	0.576	0.564
Z	0.634	0.626

Source: Primary Data, 2026

The R-square results indicate that Career Interest in Start-Ups (Y) has an R-square value of 0.576 (adjusted 0.564), meaning that 57.6% of its variance is explained by Attitude Towards Work (X1), Subjective Norms (X2), Perceived Behavioural Control (X3), Knowledge of the Start-Up Industry (X4), and Personal Motivation (X5), while the remaining 42.4% is influenced by factors outside the model; this is categorised as moderate. Meanwhile, Islamic Knowledge (Z) shows an R-square value of 0.634 (adjusted 0.626), indicating that 63.4% of its variance is explained by the independent variables, with 36.6% attributed to other factors, placing it in the moderate category but approaching a strong level.

Q-Square Test

The predictive relevance of the model was evaluated using the Q-Square (Q^2) value obtained through the blindfolding procedure. The results of the Q-Square test for each endogenous variable in this study are presented in Table 8 below:

Table 8. Q-Square Values

	$Q^2_{predict}$	Information
Y	0.463	Predictive relevance
Z	0.613	Predictive relevance

Source: Primary Data, 2026

The Q² results indicate that the model demonstrates satisfactory predictive relevance, with Career Interest in Start-Ups (Y) yielding a Q² value of 0.463 and Islamic Knowledge (Z) a higher value of 0.613, both exceeding zero. This suggests that the model has good predictive capability overall, with stronger predictive power in explaining Islamic Knowledge (Z) compared to Career Interest in Start-Ups (Y).

Hypothesis Testing

Path Coefficient Test'

Path coefficient analysis is employed to assess the direction and strength of relationships among latent variables within the structural model, where positive coefficients indicate direct relationships and negative coefficients indicate inverse relationships. The significance of these relationships is evaluated using t-statistics and p-values obtained through bootstrapping, with a relationship considered significant if the t-statistic exceeds 1.96 and the p-value is below 0.05 at the 5% significance level; otherwise, it is deemed not significant. The results of the hypothesis testing using path coefficients are presented in Table 9. The table shows the relationship between each independent variable and the dependent variable based on the values of original sample, t-statistics, and p-values.

Table 9. Path Coefficients

Variables	Hypothesis	Original sample	T statistics	P values
X.1 -> Y	H1	0.075	1.060	0.289
X.2. -> Y	H2	-0.002	0.031	0.975
X.3. -> Y	H3	0.090	0.962	0.336
X.4-> Y	H4	0.007	0.140	0.888
X.5 -> Y	H5	0.214	2.621	0.009
Z. -> Y	H6	0.464	5.956	0.000

Source: Primary Data, 2026

Based on the path coefficient results, Attitude Towards Work (X1), Subjective Norms (X2), Perceived Behavioural Control (X3), and Knowledge of the Start-Up Industry (X4) do not have a significant effect on Career Interest in Start-Ups (Y), as indicated by t-statistics below 1.96 and p-values above 0.05; thus, H1–H4 are rejected, suggesting that these factors do not directly influence Generation Z's career interest in the start-up sector. In contrast, Personal Motivation (X5) demonstrates a positive and significant effect ($\beta = 0.214$; $t = 2.621$; $p = 0.009$), supporting H5 and indicating that stronger motivation increases the likelihood of pursuing a start-up career. Similarly, Islamic Knowledge (Z) shows a positive and highly significant effect ($\beta = 0.464$; $t = 5.956$; $p = 0.000$), supporting H6 and implying that a higher level of Islamic understanding strengthens individuals' inclination to choose start-up careers.

Indirect Effect Test

The indirect effect test is conducted to examine the mediating role of variables in linking independent variables to the dependent variable. This analysis is performed using the bootstrapping procedure in SmartPLS 4, focusing on the specific indirect effects, t-statistics, and p-values. An indirect effect is considered significant when the t-statistic exceeds 1.96 and the p-value is below 0.05, indicating the presence of a mediation effect within the research model. The results of the indirect effect analysis are presented in Table 10. This table shows the mediating role of variable Z in the relationship between the independent variables and the dependent variable based on the indirect effect testing results:

Table 10. Indirect Effect Test

Variables	Hypothesis	Original sample	T statistics	P values
X1 -> Z -> Y	H7	0.188	4.344	0.000
X2 -> Z -> Y	H8	-0.010	0.442	0.658
X3 -> Z -> Y	H9	0.206	3.803	0.000
X4 -> Z -> Y	H10	0.018	0.847	0.397
X5 -> Z -> Y	H11	0.003	0.102	0.919

Source: Primary Data, 2026

Based on the indirect effect analysis, the results show mixed mediation effects of Islamic Knowledge on the relationship between the independent variables and career interest in start-ups. Attitude Towards Work (X1) has a positive and significant indirect effect on Career Interest in Start-Ups (Y) through Islamic Knowledge (Z), as indicated by a coefficient of 0.188, t-statistic of 4.344 (> 1.96), and p-value of 0.000 (< 0.05), thus H7 is accepted, meaning Islamic Knowledge successfully mediates this relationship. In contrast, Subjective Norms (X2) show a negative and non-significant indirect effect ($\beta = -0.010$; $t = 0.442$; $p = 0.658$), so H8 is rejected, indicating no mediation effect. Similarly, Perceived Behavioural Control (X3) demonstrates a positive and significant indirect effect ($\beta = 0.206$; $t = 3.803$; $p = 0.000$), confirming H9 is accepted and showing effective mediation by Islamic Knowledge. However, Knowledge of the Start-Up Industry (X4) does not show a significant indirect effect ($\beta = 0.018$; $t = 0.847$; $p = 0.397$), leading to rejection of H10, and Personal Motivation (X5) also exhibits an insignificant indirect effect ($\beta = 0.003$; $t = 0.102$; $p = 0.919$), resulting in rejection of H11. Overall, Islamic Knowledge only mediates the relationship between Attitude Towards Work and Perceived Behavioural Control with Career Interest in Start-Ups, but not for the other variables.

Discussion

The Influence of Job Attitudes on Career Interest in Start-Ups

The results of the study indicate that hypothesis H1 is rejected, meaning that Attitude Towards Work does not have a significant effect on Career Interest in Start-Ups. This suggests that a positive attitude towards work alone is not sufficient to encourage Generation Z to choose a career in the start-up sector.

Generation Z, particularly those living in the digital era, no longer consider general attitudes towards work as the main factor in career decision-making. Instead, they tend to focus on more practical and personally relevant factors, such as work flexibility, self-development opportunities, innovative work culture, and work-life balance, which are commonly offered by start-up companies. In other words, career decisions are more strongly driven by direct experiences and perceived values rather than general attitudes. For Muslim Generation Z, career decisions are also not solely based on attitude, but are influenced by deeper values such as the meaning of work, usefulness, and alignment with life principles. Without a connection to personal or religious values, Attitude Towards Work becomes less influential in shaping interest. In addition, the adaptive, independent nature of Gen Z, along with their broad access to information, makes them rely more on personal preferences rather than general attitudes. In the context of dynamic digital start-ups, they are more attracted to opportunities for self-actualisation and impact creation rather than merely holding positive perceptions of work.

This finding is consistent with the study of Rahmawati et al., (2026), which states that Attitude Towards Work does not always have a significant effect on career interest when individuals are more influenced by intrinsic motivation and work environment factors.

Furthermore, Nabawi et al., (2025) also show that Generation Z tends to be more influenced by opportunity and the meaning of work rather than general attitudes towards employment. Thus, this result indicates that for Muslim Gen Z and the digital start-up industry, attitude is not the primary determining factor, but needs to be strengthened by internal motivation and personal values in order to influence career interest.

The Influence of Subjective Norms on Career Interest in Start-Ups

The results of the study indicate that hypothesis H2 is rejected, meaning that Subjective Norms do not have a significant effect on Career Interest in Start-Ups. This implies that social influence, such as family, friends, or the surrounding environment, is not a key determinant in Generation Z's career decisions.

Generation Z tends to be more independent and individualistic in making career choices. With broad access to information through technology and digital media, they rely more on personal preferences, interests, and life goals rather than social pressure or external advice. This makes Subjective Norms less relevant. For Muslim Generation Z, although social and environmental values still exist, career decisions are more strongly shaped by personal values and individual beliefs rather than external pressure. They tend to filter social influence based on its alignment with their personal principles and life goals. Moreover, within the open and flexible digital start-up ecosystem, career information can be accessed independently without relying on social recommendations, further reinforcing the personal nature of career decisions.

This finding is consistent with Hidayat (2024), who show that social influence is not always significant in shaping behavioural intentions among Generation Z, particularly in personal decision-making contexts such as career choice. Hasanah (2025) also notes that individuals tend to place greater trust in their own experiences and judgments rather than social pressure from their environment. Thus, for Muslim Gen Z and the start-up industry, Subjective Norms are not a dominant factor, and companies are more effective when adopting a personalised approach, digital branding, and value-based communication rather than relying on social influence.

The Influence of Perceived Behavioral Control on Career Interest in Start-Ups

The results of the study indicate that hypothesis H3 is rejected, meaning that Perceived Behavioural Control does not have a significant effect on Career Interest in Start-Ups. This suggests that perceptions of self-ability or ease of working in start-ups are not the main determining factors for Generation Z's career interest.

This occurs because Generation Z generally already possesses a relatively high level of self-confidence and feels capable of adapting to various types of work, including digital environments. As a result, perceived ability no longer serves as a strong differentiating factor in shaping career interest. In addition, the flexible, open, and low-bureaucracy nature of start-ups makes entry barriers appear minimal. This condition leads most individuals to feel "capable," thereby weakening the explanatory power of perceived behavioural control in influencing career decisions. For Muslim Generation Z, self-ability is also considered something that can be developed, while career decisions are more strongly guided by values, life purpose, and the meaning of work. In other words, even if they feel capable, they are not necessarily interested if the job is not aligned with their personal or spiritual values.

This finding is consistent with Nenobahan et al., (2024), who state that perceived behavioural control does not significantly influence behavioural intentions when individuals already perceive themselves as having sufficient resources and abilities to overcome challenges. Prameswari & Setyorini (2025) also show that among Generation Z, internal factors such as interest and motivation play a more dominant role than perceived control. Thus, in the context of Gen Z and the digital start-up ecosystem, perceived behavioural control is not a dominant factor. Career interest is more strongly influenced by intrinsic motivation and perceived values; therefore, companies need to emphasise self-development, innovation, and meaningful work rather than merely ease of access or perceived capability requirements.

The Influence of Knowledge of the Start-Up Industry on Career Interest in Start-Ups

The results of the study indicate that hypothesis H4 is rejected, meaning that Knowledge of the Start-Up Industry does not have a significant effect on Career Interest in Start-Ups. This implies that simply understanding the start-up industry does not automatically lead Generation Z to be interested in working within it.

This occurs because knowledge is primarily cognitive in nature and is not always followed by interest. Generation Z may have a good understanding of the start-up industry, but without personal interest, motivation, or value congruence, such knowledge is insufficient to drive career decisions. In other words, “knowing” does not necessarily translate into “wanting”. Moreover, Generation Z is more influenced by direct experiences, digital exposure, and perceptions of the work environment rather than theoretical information. In the context of digital start-ups, factors such as work culture, flexibility, and growth opportunities have a stronger influence than mere knowledge of the industry. For Muslim Generation Z, career decisions are also shaped by values and the meaning of work. Industry knowledge will not have a significant impact if it is not aligned with personal values or principles such as benefit to others and ethical conduct.

This finding is consistent with Mahayuda & Badera (2025), who state that knowledge does not always have a significant effect on interest or behavioural intention, particularly in career decision-making contexts. Efendi & Dahlia (2025) also show that individuals are more likely to be influenced by affective and motivational factors rather than cognitive aspects alone. Thus, knowledge is not the primary factor but rather a supporting element. Start-up companies should therefore emphasise work experience, employer branding, as well as organisational values and culture to attract Generation Z, rather than merely providing information about the industry.

The Influence of Personal Motivation on Career Interest in Start-Ups

The results of the study indicate that hypothesis H5 is accepted, meaning that Personal Motivation has a positive and significant effect on Career Interest in Start-Ups. This implies that the higher an individual’s internal drive, the greater their interest in pursuing a career within the start-up sector.

Personal Motivation serves as a key factor because Generation Z tends to seek work that is challenging, flexible, and offers opportunities for growth. The dynamic and innovative characteristics of start-ups align closely with these needs, making individuals with strong motivation more attracted to this sector. In addition, Personal Motivation is closely related to self-actualisation, achievement, and the desire to contribute meaningfully. Generation Z is

not solely driven by job stability, but also by experiences, learning opportunities, and the meaning of work. This makes start-ups a relevant choice as they provide space for exploration and personal development. For Muslim Generation Z, motivation is not only intrinsic but can also be directed towards more meaningful goals, such as social contribution and value-based impact, which further strengthens career interest when work aligns with life purpose.

This finding is supported by Sa'idah et al., (2020), who state that Personal Motivation has a significant influence on career interest, particularly among young generations who tend to pursue careers aligned with their passion and life goals. Nurhayati & Noermijati (2022) also show that individuals with high motivation are more attracted to innovative work environments such as start-ups. Thus, Personal Motivation is a key determinant in this context, and start-up companies need to emphasise self-development opportunities, innovation, and meaningful work in order to attract highly motivated individuals.

The Influence of Islamic Knowledge on Career Interest in Start-Ups

The results of the study indicate that hypothesis H6 is accepted, meaning that Islamic Knowledge has a positive and significant effect on Career Interest in Start-Ups. This suggests that the higher an individual's level of religious understanding, the greater their interest in pursuing a career in the start-up sector.

Islamic Knowledge serves as a value-based foundation in career decision-making. Muslim Generation Z tends to consider aspects such as halal principles, work ethics, honesty, and societal benefit. Start-ups are perceived as attractive because they offer opportunities for innovation alongside potential social impact, which aligns with these values. In addition, Muslim Generation Z is generally more selective in choosing careers, not only focusing on material gains but also on alignment with Islamic principles and life purpose. This makes religious factors a strong driver in shaping career interest.

This finding is consistent with Bintari & Hakim (2022), who state that religiosity or religious knowledge has a significant influence on decision-making, including in economic and career contexts. Nilda et al., (2025) also show that individuals with higher levels of religiosity tend to choose occupations that align with their values and beliefs. Thus, in the context of digital start-ups, religious values become an important determinant that complements intrinsic motivation. Companies should therefore emphasise ethics, transparency, and social responsibility in order to attract Generation Z with strong religious orientations.

Islamic Knowledge Mediates the Effect of Job Attitude on Career Interest in Start-Ups.

The results of the study indicate that hypothesis H7 is accepted, meaning that Attitude Towards Work has a significant effect on Career Interest in Start-Ups through Islamic Knowledge as a mediating variable. This implies that attitude does not exert a direct influence, but becomes significant when it is reinforced by Islamic Knowledge. This finding suggests that for Muslim Generation Z, Attitude Towards Work becomes meaningful only when it is associated with Islamic values. A positive attitude is more likely to translate into stronger career interest when individuals perceive work as worship, responsibility (amanah), and a means of providing benefit to others. Without this value-based dimension, attitude alone is insufficient to shape career decisions. In the context of digital start-ups, this is particularly relevant, as flexible and innovative work environments must be perceived not only as rationally attractive but also as ethically and spiritually aligned. Islamic Knowledge therefore

plays a crucial role in directing attitude into a more meaningful and internalised career decision.

The main contribution of this study is not merely the identification of a mediating variable, but the confirmation that the standard Theory of Planned Behavior (TPB) model is not fully adequate in explaining career behaviour among Muslim Generation Z. The attitude construct is shown to be insignificant in its direct effect, indicating the need for integration with religious values to more accurately predict career interest. This finding is consistent with Sungadi (2020), who states that religiosity can strengthen the relationship between psychological variables and behaviour, particularly in personal decision-making contexts such as career choice. Mardhotillah (2025) also demonstrates that religious values can act as a key determinant in translating individual attitudes into actual behaviour. Therefore, this study proposes an enrichment of the TPB model through the integration of religious values as a central mechanism linking psychological factors with career decisions. From a practical perspective, start-up companies need to build an image that is not only innovative but also ethical and value-driven, in order to align with the religious orientation of Muslim Generation Z.

Islamic Knowledge Mediates the Influence of Subjective Norms on Career Interest in Start-Ups

The results of the study indicate that hypothesis H8 is rejected, meaning that Islamic Knowledge is unable to mediate the effect of Subjective Norms on Career Interest in Start-Ups. This finding confirms that both directly and indirectly, social environmental influence is not a key factor in Generation Z's career decisions. It reflects the characteristics of Generation Z, including Muslim Gen Z, who tend to be independent, self-driven, and not reliant on social pressure in making career choices. Although they possess strong religious understanding, Islamic Knowledge functions more as an internal value compass (value-based decision-making) rather than a mechanism that strengthens external influences such as family or social environment. In other words, career decisions remain centred on personal preferences, life goals, and perceived meaning of work. In the digital start-up ecosystem, which is flexible, open, and innovation-based, career choices become increasingly personal and exploratory. Generation Z does not wait for social validation but relies more on digital exposure, personal experience, and self-reflection. This explains why subjective norms, even when combined with Islamic Knowledge, still do not exert a significant influence.

The contribution of this finding is that it reinforces the argument that within the Theory of Planned Behavior (TPB), the Subjective Norms pathway is less relevant in explaining career behaviour among Muslim Generation Z. It also shows that the integration of religious values does not automatically strengthen all TPB pathways, but is more effective in internal dimensions such as attitudes and perceived behavioural control rather than external influences. This is consistent with Sari & Sarianti (2026), who state that social influence plays a decreasing role in Generation Z's career decision-making. Radisti et al., (2023) further show that religiosity has a stronger impact on internal individual aspects rather than in reinforcing social pressure. From a practical perspective, this implies that start-up companies do not need to rely heavily on social influence strategies such as family or environmental endorsement, but should instead focus on more personalised approaches such as value alignment, meaningful work, and individual purpose, which are more aligned with the characteristics of Generation Z in the digital era.

Islamic Knowledge Mediates the Effect of Perceived Behavioral Control on Career Interest in Start-Ups

The results of the study indicate that hypothesis H9 is accepted, meaning that Islamic Knowledge is proven to mediate the effect of perceived behavioural control on Career Interest in Start-Ups. This suggests that perceived self-ability does not directly drive career interest, but becomes significant when it is given meaning through Islamic Knowledge. Islamic Knowledge functions as a meaning system that transforms perceived capability into a genuine motivation to pursue a career considered valuable, beneficial, and aligned with life principles. In the context of digital start-ups, which are characterised by flexibility, innovation, and exploratory opportunities, individuals with high self-efficacy become more interested when they recognise that their abilities can be used not only for professional development but also for social contribution and the fulfilment of religious values. In other words, the combination of “I am capable” and “this is meaningful in value terms” becomes the main trigger of career interest.

This finding provides an important contribution by showing that within the Theory of Planned Behavior (TPB) framework, perceived behavioural control cannot be understood purely as a cognitive factor. In the context of Muslim Generation Z, this variable becomes significant only when integrated with religious values. This confirms that the standard TPB model needs to be enriched with a spiritual dimension to more accurately predict the career intentions of this generation. This finding is consistent with Eva (2024), who states that religiosity can strengthen the influence of psychological factors on individual behaviour. Mariah (2024) also shows that self-efficacy combined with spiritual values leads to more directed and consistent decision-making. From a practical perspective, start-up companies should not only emphasise ease of entry or work flexibility, but also highlight value creation, work ethics, and positive social impact, so that individuals perceive their abilities as something that can be channelled in a meaningful way aligned with their life principles.

Islamic Knowledge Mediates the Influence of Knowledge of the Start-Up Industry on Career Interest in Start-Ups

The results of the study indicate that hypothesis H10 is rejected, meaning that Islamic Knowledge is unable to mediate the effect of Knowledge of the Start-Up Industry on Career Interest in Start-Ups. This implies that both directly and indirectly, through Islamic Knowledge, knowledge of the start-up industry does not act as a key driver of career interest. Information about the start-up industry is not sufficiently strong to influence career decisions when it is not accompanied by internal drivers such as motivation, interest, or personal meaning. Even when linked to Islamic Knowledge, this cognitive aspect does not translate into interest, as religious values operate at the level of meaning and life purpose rather than technical or informational understanding. In the dynamic context of digital start-ups, Generation Z is more responsive to real experiences, digital exposure, and perceptions of work culture than to theoretical knowledge about the industry, which explains why the knowledge pathway, both direct and mediated, is not significant.

This finding is consistent with Mardhiah (2024), who states that knowledge does not always have a significant influence on individual interest or decision-making, particularly in career contexts. Febrianto et al., (2025) also show that affective factors such as motivation and personal values play a more dominant role than cognitive factors such as knowledge. From a practical perspective, this implies that start-up companies cannot rely solely on

educating potential workers about the industry. They need to create engaging experiences, strengthen employer branding, and highlight meaningful work, social impact, and values aligned with individuals' lives, as experience- and value-based approaches are more effective in attracting Generation Z career interest.

Islamic Knowledge Mediates the Influence of Personal Motivation on Career Interest in Start-Ups

The results of the study indicate that hypothesis H11 is rejected, meaning that Islamic Knowledge is unable to mediate the effect of Personal Motivation on Career Interest in Start-Ups. This finding confirms that Personal Motivation operates directly and does not require an intermediary variable to influence career interest. It suggests that among Generation Z, including Muslim Gen Z, intrinsic motivation functions as an independent and powerful driver. When individuals already possess internal drives such as ambition, life goals, and a desire for self-development, career decisions are formed directly without the need for reinforcement from other factors, including religious values. In this sense, internal motivation alone is sufficient to stimulate career interest. Islamic Knowledge in this context still plays an important role, but its function differs; it acts more as a moral compass rather than a motivational enhancer. While Personal Motivation is oriented towards achievement and self-actualisation, Islamic Knowledge is oriented towards meaning, ethics, and spiritual blessing. Because both operate on different dimensions, no mediating effect is formed.

This finding contributes to clarifying that within the development of the Theory of Planned Behavior (TPB) in the context of Muslim Generation Z, not all relationships require integration with religious values. Instead, intrinsic motivation is proven to be the strongest and most independent predictor of career interest, indicating that behavioural models must distinguish between factors that require value reinforcement and those that are already sufficiently powerful on their own. This is consistent with Mahrani et al., (2022), who state that intrinsic motivation has a direct and strong influence on individual interest and behaviour without the need for mediation by other variables. Setiawan & Nusantoro (2020) also show that in career decision-making contexts, highly motivated individuals tend to be more independent and less reliant on external factors. From a practical perspective, start-up companies should prioritise strategies that attract highly motivated individuals by providing spaces for innovation, opportunities for self-development, and clear career pathways. While religious value-based approaches remain relevant, they do not need to function as a mediating mechanism in fostering career interest.

4. CONCLUSION

This study examined the influence of psychological, cognitive, and religious factors on Generation Z's career interest in start-up companies. The findings show that Personal Motivation and Islamic Knowledge are the main direct determinants of career interest, while Attitude Towards Work, Subjective Norms, Perceived Behavioral Control, and Knowledge of the Start-Up Industry do not directly influence career interest. Islamic Knowledge mediates the effects of Attitude Towards Work and Perceived Behavioral Control on Career Interest, but does not mediate the effects of Subjective Norms, Industry Knowledge, or Personal Motivation. These findings indicate that the conventional Theory of Planned Behavior needs to be enriched with religious values and intrinsic motivation to better explain career decision-

making among Muslim Generation Z. Practically, start-up companies should emphasize meaningful work, ethical values, flexibility, innovation, and self-development opportunities to attract Generation Z talent.

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