



Analysis of Post-Internship Student Interest in Working in Islamic Banks (Study on IAIN Bone Students)

Winda*, Abd. Rasyid R, Shadriyah

Institut Agama Islam Negeri Bone

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*Correspondence: Winda

Email: windabone548@gmail.com

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Abstract: This research aims to analyze students' interest in working at Islamic banks after completing internships, focusing on students at IAIN Bone. Students' career choices following internships are influenced by various factors, both internal and external. These factors include the alignment between students' personal values and Islamic principles, positive internship experiences, and career prospects offered by Islamic banks. The research employs a qualitative approach with in-depth interviews and observations to explore students' perceptions and motivations. The findings indicate that positive internship experiences, understanding of Islamic values, and alignment between students' personal goals and Islamic banking values play important roles in increasing their interest in working in this sector. Additionally, external factors such as job stability and career opportunities in Islamic banks serve as key drivers. The research suggests that Islamic banks and universities should strengthen internship programs and enhance students' understanding of the Islamic banking sector to attract more qualified talent to work in this field.

Keywords: Student Interest, Internship, Islamic Bank, Driving Factors, Working

Introduction

Islamic banking in Indonesia has developed rapidly as an alternative financial system based on Islamic economic principles. This development emerged to address public needs for a comprehensive financial system aligned with Islamic values, as awareness of the importance of Islamic financial management increased. Islamic banks are financial institutions operating in accordance with Islamic law, referring to the Quran and hadith, and avoiding riba (interest) and activities contrary to sharia (Agustin, 2021). The growth of Islamic banking assets in Indonesia has shown significant improvement, reaching 15.2% in 2022, which is considerably higher than conventional banking growth (Karisma & Rani, 2023).

Islamic banks in Indonesia emerged because the majority of the population is Muslim, beginning with the establishment of Bank Muamalat in 1991. Although initially growing slowly, this bank survived economic crises and spurred the rapid development of Islamic banking until now (Fardillah et al, 2021). Abdullah (2024) noted that the market share of Islamic banking in Indonesia reached 7.5% of the national banking industry by 2022, showing consistent growth over the past five years despite economic challenges.

With the rapid growth of Islamic banks in Indonesia, demand for workforce in this sector has also increased, encouraging Islamic banks to continuously recruit new employees (Rozalinda, 2014). This situation has fostered interest among IAIN Bone students to pursue careers in Islamic banking. IAIN Bone is a State Islamic Higher Education Institution offering various study programs, including Islamic Banking under the Faculty of Economics and Islamic Business. This program equips students with both theoretical knowledge and practical skills in Islamic banking. IAIN Bone is a State Islamic Higher Education Institution offering various study programs, including Islamic Banking under the Faculty of Economics and Islamic Business. This program equips students with both theoretical knowledge and practical skills in Islamic banking.

The main purpose of establishing Islamic banking is to realize benefits (maslahah) for Muslims. Therefore, in its operations, Islamic banks must consistently align with Islamic teachings without deviating from them. Additionally, Islamic banking plays a role in improving sharia-based financial literacy and encouraging the application of Islamic values in daily life (Atabik, 2016). Islamic banking institutions also contribute significantly to Indonesia's sustainable development goals through their ethical investment practices and financial inclusion initiatives targeting underserved communities.

Students in the Islamic Banking Program also take internship courses, where they directly enter the working environment in banks. This activity aims to facilitate students' entry into the Islamic banking workforce and apply knowledge gained during lectures (Putri & Anwar, 2023). Internships provide opportunities for students to interact directly with professionals in the Islamic banking sector. Moreover, internships are an important part of the educational process that allows students to hone needed skills and competencies, such as administrative tasks, recognizing potential administrative deviations, and understanding and applying ethical codes in Islamic banking (Tirtoni & Wulandari, 2021).

Based on relevant previous research by Meliani, Rami Syahriza, and Budi Harianto, it was found that internship experiences significantly influence Islamic banking students' interest in career choices. This is due to students' high sense of responsibility and courage in facing risks for their actions and words. Other factors influencing career interest include students' knowledge level, labor market considerations, and internal motivation to pursue careers in this field (Meliyani, 2021). A comprehensive study by Sirait et al. (2023) involving 450 Islamic banking students from various universities in Indonesia found that internship quality and mentorship experience were the two most significant factors affecting students' post-graduation career decisions.

Heart tendency can be interpreted as interest or attraction toward something. Attraction here refers to drives or tendencies that emerge naturally and are not easily influenced by external factors, while interest is a form of preference or liking involving cognitive and emotional aspects. According to Alfina Ramayanti's research, interest reflects an attraction that arouses curiosity and is usually accompanied by positive thoughts and feelings. Essentially, interest in work results from an accumulation of experiences, attitudes, and desires that develop over time. This interest is also significantly

influenced by the development of science, technology, and art. For example, a social environment where most members work can encourage individuals within it to have similar interests in the working world (Fitriyana, 2019). Generation Z students' career interests are significantly influenced by their exposure to digital technology and social media content related to their prospective professions.

In determining the type of job to pursue, students after completing internships certainly have various considerations in choosing their career path (Nugroho, 2019). Contemporary students increasingly prioritize value alignment and organizational culture compatibility over traditional factors like compensation when making career decisions. They have weighed various aspects that can influence attraction or disinterest in certain types of jobs (Ma & Fang, 2024).

One factor influencing students' interest in working at Islamic banks is the internship experience they have undergone, as well as compensation or salary obtained during the internship period (Yudha, 2020). A longitudinal study by Sarkar (2022) tracking 200 Islamic banking graduates over three years found that positive internship experiences correlated with 75% higher retention rates in Islamic banking careers compared to those reporting negative internship experiences. Internship experiences play an important role in shaping students' views and interests in the working world, particularly in the Islamic banking sector. After undergoing internship practice, students are generally able to evaluate and express opinions about the work environment at the institutions where they interned.

As students, each individual must have an interest in working according to their aspirations and field of study (Aeni, 2021). Determining the right career requires strong interest in that field. After undergoing internships, students' interests will be more directed in making career decisions. Schneider et al. (2024) discovered that students who completed structured internship programs were three times more likely to have clearly defined career objectives compared to their peers without such experience. Internship experiences allow students to better understand Islamic bank operations and how they can contribute to this sector. Additionally, internships also play an important role in developing soft skills required in the Islamic banking profession. With experience gained during internships, students will be more prepared and have relevant skills to work in Islamic banks (Putri & Anwar, 2023).

This research aims to reveal students' interest in jobs at Islamic banks after undergoing internship programs, and to identify factors influencing their decisions in choosing careers in this field. Findings from this research are expected to expand knowledge in the realm of Islamic economics and banking, and become consideration for students in determining career choices, particularly considering the importance of mastering sharia competencies for professionals in this industry.

Through the explanation outlined above, the author feels compelled to undertake research titled " Analysis of Post-Internship Student Interest in Working in Islamic Banks (Study on Iain Bone Students)".

Methodology

This research employs a descriptive analytical qualitative approach aimed at providing an in-depth portrayal of students' interest in working at Islamic banks after completing internships. The study is conducted at the State Islamic Institute (IAIN) Bone, South Sulawesi from January to March 2025, with the researcher serving as the primary instrument in collecting data under natural field conditions.

Research data is sourced from five students of the Faculty of Economics and Islamic Business, Islamic Banking Program who have completed internships at Islamic banks (primary data), and enriched with information from books, research journals, and other supporting documents (secondary data). Data collection is carried out through three main techniques: direct observation of student interns, structured interviews with respondents, and documentation of relevant documents (Sugiyono, 2017).

Data analysis follows three systematic stages in the qualitative approach. First, data reduction by focusing on interview results and documentation to identify factors influencing student interest. Second, data presentation to identify emerging patterns and trends. Third, drawing conclusions that answer the research question regarding factors influencing Islamic Banking students' interest in working at Islamic banks after completing their internship programs (Ahyar et al, 2020).

Result and Discussion

Based on the data obtained, more than 300 students completed internships in 2024. In this research, the researcher selected 5 informants who were prominent at the internship locations. The first and second informants, Fatimah and Sulistia Anugrah, chose to intern at Bank BSI in 2024, while the third, fourth, and fifth informants chose Bank Muamalat as their internship location in 2024. The results of the author's interviews with research informants are presented below in more detail:

1. Daily Routines During Internships

Student interns typically begin their day with a morning briefing or simply checking tasks via group chat or short meetings, then immediately working on tasks according to their field, whether it's research, content writing, design, or administrative duties. In between their work, they often attend meetings with senior staff to learn proper procedures based on the tasks and responsibilities assigned by the internship provider.

2. Experiences During Internships

During internships, students experience a combination of challenges and real-world learning in the workplace: they are directly involved in projects ranging from research, creating presentation materials, to performing technical tasks under the guidance of mentors who guide each step while providing constructive feedback. Through shadowing senior staff, they understand professional workflows, quality standards, and the ability to adapt to team dynamics; while internal training sessions enrich technical skills and soft skills such as effective communication and time management. On the other hand, daily interactions with colleagues across divisions teach the importance of networking and collaboration, while weekly presentations and formal evaluations sharpen public speaking

skills and readiness to receive criticism. This overall experience not only deepens academic understanding but also builds confidence, initiative, and a sense of responsibility—important capital for the next career step.

3. Impact of Internships on Students' Interest in Working at Islamic Banks

The impact of internships at Islamic banks for students is very positive and significant. Students gain a deeper understanding of the sharia-based financial system and how banking institutions operate in accordance with Islamic principles. They also gain direct experience in handling banking services, contract documents, and interactions with customers, which improves their technical and communication abilities. Additionally, internships help students build work ethic, discipline, and a sense of responsibility, as well as expand their professional network in the banking world. All of these become important assets that increase their confidence and readiness to work professionally at Islamic banks after graduation.

4. Students' Interest in Working at Islamic Banks After Internships

After completing internships at Islamic banks, many students become more interested in pursuing careers in this field. Direct experience in implementing financial systems based on Islamic principles, such as murabahah contracts and profit-sharing, broadens their perspective on the uniqueness and potential of the Islamic banking industry. Being involved in operational activities and customer service also makes them feel more confident and ready to face the working world. This interest grows because they not only gain practical knowledge but also experience a professional work environment that aligns with their values, thus encouraging the desire to continue their careers at Islamic banks.

5. Students' Perceptions About Working at Islamic Banks

Students' perceptions about working at Islamic banks are generally positive, especially after they understand that the work system is not only focused on profit but also emphasizes principles of justice, transparency, and Islamic values. They see Islamic banks as workplaces that are not only professional but also aligned with ethics and morals. Additionally, students assess that career opportunities in Islamic banks are quite promising due to the continuously growing Islamic finance industry. This perception encourages their interest in contributing directly to institutions that combine spiritual aspects and professionalism in the working world.

6. Pride in Working at Islamic Banks

Working at Islamic banks gives many people a sense of pride, especially because they can contribute to a financial system that aligns with Islamic principles. This sense of pride arises because the work undertaken is not only profit-oriented but also upholds values of justice, transparency, and ethics. Furthermore, being part of an institution that supports the economic growth of the Muslim community and encourages halal transactions gives special meaning to every work activity. This makes employees feel more at peace, responsible, and having a greater purpose in their careers.

7. Tasks and Responsibilities Aligned with Capabilities

Tasks and responsibilities assigned during internships are tailored to students' abilities so they can learn optimally without feeling burdened. Students are usually placed in departments or projects relevant to their educational background and interests, such as assisting with data processing, report creation, customer service, or document administration. This adjustment allows them to perform their duties well while continuing to develop new skills and knowledge. As a result, students feel more confident, motivated, and able to make real contributions during their internship period.

8. Guidance Received During Internships

During internships, students receive direct guidance from field supervisors and professional staff at the internship location. This guidance includes explanations of tasks, assistance while performing work, and direction in resolving challenges faced. Additionally, students are also given basic training on work systems and procedures applicable in the work environment, including professional ethics and how to interact with colleagues or customers. Through this guidance, students are not only helped in understanding tasks technically but are also shaped to be more disciplined, responsible, and ready to face the real working world.

Discussion

1. Post-internship students' interest in working in Islamic banks

Based on the results of previous research from several students who have done internships in 2024. Students are interested in working in Islamic banks because they remember the importance of internship experiences that shape a person's views and career decisions. The internship experience often provides a direct picture of the world of work and introduces students to a real work environment, including in the Islamic banking sector. The theory that supports this phenomenon is:

a. Career Interest and Motivation Theory (John L. Holland)

In his theory, Holland suggests that a person's career interest is influenced by the match between the individual's personality and the existing work environment. Students who have a strong tendency of religious and sharia values, for example, are more likely to be interested in working in an Islamic bank that has principles in accordance with their beliefs.

b. Experience Influence Theory (Albert Bandura)

Explains how internship experience can influence students' interest in working in certain sectors. According to Bandura, direct or vicarious experiences can increase a person's confidence in their ability to face future job challenges. Students who have an internship experience at an Islamic bank, where they can see first-hand how sharia operations and principles are applied in the banking world, are likely to feel more confident and interested in continuing their career at the bank. In addition, personal motivational factors, such as the opportunity to contribute to a sector that is in line with their religious values, may also be a key driver of interest in working in an Islamic bank. Overall, students' interest in working in Islamic banks after internship

can be influenced by their understanding of sharia principles, positive experiences during internship, and the compatibility between personal values and the existing work environment.

The results of this study are in line with the research of Putri & Anwar, (2023) entitled "The Effect of Internship Experience, Job Interest, Soft Skills, and Work Motivation on Student Job Readiness at Islamic Banks." The study shows that the four variables of internship experience, work interest, soft skills, and work motivation have a positive and significant effect on student work readiness.

2. Factors driving post-internship students to work in Islamic banks

As a result of the interview above, it can be concluded that the driving factors for post-internship students to work in Islamic banks can be influenced by various aspects, both internal and external. One of the main factors is the suitability of students' personal values and beliefs to the sharia principles applied in Islamic banks. Students who have an understanding and commitment to Islamic values, such as justice, transparency, and usury-free, are more likely to be interested in a career in an Islamic bank that is in line with these principles. This is in line with:

a. Kristof-Brown's Person-Environment Fit Theory

Stating that individuals tend to be attracted to work in an environment that matches their values, interests, and personality. In addition, the positive experience factor during the internship is also an important driver. During internships, students have the opportunity to learn firsthand how Islamic banks operate, including work processes, organizational culture, and interactions with customers.

b. Albert Bandura's Social Learning Theory

Supports this view, stating that direct experience and interaction with others in a professional context can increase one's motivation to choose the same career in the future. A positive internship experience, both in terms of skill development and understanding of a supportive work environment, can boost students' confidence and strengthen their desire to continue their career in the sector.

Another factor is the career prospects and job stability offered by Islamic banks. Many students see the Islamic banking sector as a fast-growing industry that offers good career opportunities, especially with greater attention to the principles of Islamic economics in Indonesia.

c. Career Motivation Theory from Greenhaus et al.

Explaining that individuals are driven by the need to achieve their professional goals, including in terms of financial security and opportunities for career progression. Therefore, students who see Islamic banks as places that offer job stability and long-term career prospects tend to be more motivated to work in this sector. Overall, the factors driving students to work in Islamic banks after internship include the compatibility of personal values with sharia principles, positive experiences gained during internships, and motivation to achieve a stable and growing career in the Islamic banking industry.

This research is in line with (Bromantya, 2023) which found that attitudes, subjective norms, and behavioral control have a positive effect on students' interest in a career in Islamic banking.

Conclusion

Based on the results of data analysis and research discussion, it can be concluded as follows:

1. Students' interest in a career in Islamic banking is strongly influenced by several factors, both internal and external. Internship experience plays an important role in shaping students' views about the world of work in the Islamic banking sector. During the internship, students can gain a direct understanding of the sharia principles applied in Islamic banks, which can increase their interest in a career in the sector. In addition, the compatibility of students' personal values with the values of Islamic banks, such as justice, transparency, and avoidance of usury, is also a major driving factor.
2. Factors that encourage students' interest in working in Islamic banks are good career prospects, job stability, and opportunities for growth in this growing industry. Supporting theories, such as Person-Environment Fit Theory and Social Learning Theory, explain that positive experiences during internships and the match between students' personal values and the work environment of Islamic banks will further increase their interest in choosing a career in this sector. Overall, these factors interact with each other in shaping students' decision to work in an Islamic bank after they complete their internship.

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