
**STRATEGY TO INCREASE COMPETENCE OF SHARIA BANKING STUDENTS
AT UIN SU IN INTEREST IN A CAREER IN ISLAMIC FINANCIAL
INSTITUTIONS**



Annisari¹

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

annisari2108@gmail.com

Tuti Anggraini²

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

tuti.anggraini@uinsu.ac.id

Abstract

Indonesia is a country with the largest Muslim population of 231,069,932 people based on data from the Indonesian ministry of religion. That figure is equal to 84.37% of Indonesia's total population of 273,879,750 people. As home to 84.37% of the Muslim population, Indonesia has fantastic potential sharia in the business world. The development of the sharia business lately has been rapid. Many demand scholars who understand the world of sharia business has resulted in increased job opportunities. The availability of vacancies in Islamic financial institutions requires competent human resources or graduates in the fields of economics and Islamic banking. The purpose of this research is to analyze the strategy of increasing the competence of sharia banking students at UIN Sumatera Utara in the interest of a career in sharia financial institutions. The research uses a qualitative approach with a descriptive analysis method. Research techniques used are interview, observation, literature review, and documentation. The result showed that the informant has a high interest in a career in sharia financial institutions due to labor market considerations, the working environment, financial rewards/salaries, and religiosity. However, it is not in line with the dominance of human resources who have no sharia banking education background in these institutions. Thus, we need the right strategy to improve the competence of students in order to produce sharia graduates who are competent and ready to compete in the world of work financial rewards/salaries and religiosity. Therefore, we need the right strategy to improve the competence of students in order to produce sharia graduates who are competent and ready to compete in the world of work.

Keywords: Careers, Competence, Interest, Strategy

INTRODUCTION

Indonesia is a country with the largest Muslim population. Based on data from the Ministry of Religion of the Republic of Indonesia, the total Muslim population in Indonesia is 231,069,932 people (kemenag.go.id, 2022). This number is equivalent to 84,37% of Indonesia's total population of 273.879.750 people (dukcapil.kemendagri.go.id, 2021). As home to 84.37% of the Muslim population, Indonesia has tremendous potential in the world of sharia business. The development of the sharia business lately is very fast. A large number of requests for scholars who understand the world of sharia business has resulted in increasing job openings. The number of vacancies in Islamic financial institutions needs to be balanced with competent graduates in the fields of economics and Islamic banking (Navisha & Ahmadsyah, 2022).

Islamic banks are banks whose banking system adheres to various sharia principles. Al-Qur'an and Sunnah are the basis of sharia principles. In the Indonesian context, sharia principles are the principles of Islamic law in banking and financial activities based on fatwas issued by the competent authorities in the field of sharia (Andri Soemitra, 2009). During the reformation period, the development of Islamic banks was marked by the passing of Law, Number 10, 1998. This law provides services that are (equal treatment) which includes conventional and sharia banks. Judging from the number when the law was passed, there was only one Islamic bank, namely Bank Muamalat which reached around 70 BPRS (Budiono, 2017). The law explains in detail not only the types of business that can be carried out by Islamic banks but also the legal basis. In addition, this law also directs various conventional banks to open Islamic branches and even convert them into Islamic banks (Khairunnisa, 2022).

After the existence of the legal, the increase and growth undertaken by Islamic banking is increasingly rapid. Reporting from idxchannel.com in 2021, the Islamic finance industry in Indonesia is ranked second after Malaysia. This is certainly a great potential for Islamic finance to become a driver of economic growth in Indonesia. The progress illustrates the magnitude of Indonesia's opportunity as a global Islamic financial industry power. Of course, it must be balanced with an increase in the quantity and quality of resources in order to achieve the expected goals.

From the description above, the Islamic banking sector in Indonesia requires HR (Human Resources) who are considered experts and have knowledge in both fields, both banking and sharia. Determination of productivity, performance and quantity is the need for human resources in an institution/company that they are aiming for. It is in line with the concrete programs that have been and will be realized for the implementation of the fifth grand strategy for developing the Islamic banking financial market regarding service quality improvement programs in which there is support from competent human resources and available technology and information facilities to meet customer needs and satisfaction. that deliver sharia banking products and services to customers in a concrete manner, while adhering to Islamic principles.

However, limited human resources are still a polemic faced by the Islamic finance industry (Sulistiyowati & Hakim, 2021). Currently, there are still many Islamic bank employees who do not have an educational background in Islamic banking. According to the Deputy Governor of Bank Indonesia, Dody Budi Waluyo, almost all workers in the Islamic economy and finance industry are not human resources. Only 10% of workers in the Islamic finance industry have an educational background in Islamic economics and finance. While the other 90% have conventional or general educational backgrounds (Sembiring, 2021). In fact, there are many universities that have Islamic Banking study programs including Universitas Islam Negeri Sumatera Utara (UIN SU). However, as we know in the field, conventional graduates dominate in Islamic financial institutions. Therefore, the Islamic banking program in terms of education must continue to be seen what the shortcomings are so that its human resources can compete with graduates of conventional economics.

These limitations need to be addressed by universities by planning a curriculum that is adapted to developments and optimizing teaching and learning activities that meet the requirements of the world of work. Universities and Islamic financial institutions should conduct a link and match to identify what types of expertise are needed by the current market. It is expected to make it easier and faster for graduates who have quality and pass qualifications in accordance with the needs and developments of the Islamic finance industry

to be accepted in the labor market and are able to produce competent HR graduates in the field of Islamic banking.

In reality, during the shortage of human resources, sharia is filled by conventional human resources who are still relatively minimal in knowledge, especially in the field of sharia. In research (Rahmi Rafiq & Angelina Setiawan, 2020) shows that one of the factors that influence a person's interest in choosing a career is knowledge of Islamic banking. Therefore, in Islamic institutions there are minimal graduates in the fields of economics and Islamic banking. This is what underlies their very limited knowledge because they only understand sharia from the outside.

We are experiencing a HR crisis both in terms of quality but also in quantity. Therefore, as part of the company's performance, the workforce and finance divisions need to select human resources who have adequate expertise and knowledge in the field of Islamic banking. Islamic bank human resources must have qualifications that are not the same as human resources conventional banks. This is the main differentiator from conventional banks. In other words, sharia principles can be concluded to refer to Islamic sharia which is based on the Qur'an and hadith (ojk.go.id.).

To meet the huge human resource needs, a synergistic effect is needed between educational institutions, government and financial institutions. In addition, educational institutions must be able to simultaneously produce human resources who are certain to be skilled in the field of banking and sharia. To deal with this need, the Sharia Banking Study Program, Faculty of Islamic Economics and Business (FEBI), UIN SU, not only emphasizes preparing graduates to understand science, but it is okay to do more than what has been emphasized, for example, sharia knowledge must also be instilled in lectures. Therefore, the realization of independent students who are strong and resilient, so that these students are able to apply in the world of work by considering Islamic values. Another strategic step that can be taken is to equip students with practice or skills according to the needs of future employers through simultaneous courses in banking and sharia.

Sharia banking alumni are expected to have the character of being able to work competently and professionally in competing in the world of work, based on their knowledge of banking and sharia, from which they will consider choosing a career in sharia financial

entities as an alternative outside of career choices, namely becoming accountants, staff educator of accounting and banking subjects because knowledge is very influential on one's career interests.

Talking about Islamic Banking, based on data from the CPL KKNi curriculum document for the 2018 Islamic Banking Study Program, FEBI UIN SU, most of the students know that the prospects of graduates are only struggling to become Islamic banking practitioners, research assistants and business entrepreneurs as evidenced by seeing graduates who apply or are already working in prospects. the. In fact, the job prospects are so broad that there are many opportunities for graduates including accountants, internal auditors, financial analysts, staff of Islamic institutions, investment managers, Islamic finance staff, academics and even Islamic economists. However, of all the job prospects available, only some graduates of Islamic banking are interested in working in Islamic financial institutions.

REVIEW OF LITERATURE

In accordance with Siagian's book Strategic Management (2018), strategy is a large scale plan that allows organizations to interact effectively in competitive conditions with the aim of overcoming the environment and optimizing achievement. While, in the dictionary of management terms, strategy is defined as a careful plan of activities to achieve certain goals, related to time and scope. Strategy is the most important factor when running a company well. Strategy is a guideline for allocating a company's business resources, explaining the direction of the business in accordance with the chosen environment (Lanniza, 2021).

In addition, according to Sagala (2013) and Darma, strategy means a comprehensive and interactive plan that can be used as a guide to work, fight and act to win the competition. In essence, strategy is impractical because it is still a plan or big picture. Even strategies are designed to achieve predetermined goals. If there is no goal to be achieved, then no strategy will be developed (Novi & Ni Nyoman, 2020).

HR Competency Improvement Strategy

Strategy is the action plan that guides management and HR decisions to realize them. In addition, the strategy also affects the life of the company/organization in the long term

(Lenda et al., 2021). Strategy means a plan in which there is a comprehensive and interactive way that is used as a guide to work, fight and act to win the competition (Utomo & Darma, 2020). The strategy to increase HR competence is one of the efforts that must be made in order to create quality human resources, have the ability to utilize, develop and master science and technology. The strategy of increasing the competence of human resources in order to meet the challenges of increasing development that is increasingly rapid, efficient and productive, needs to be carried out continuously, so as to make productive resources (Ajabar, 2020).

In terms of improving the competence of human resources, it can be done through training and education (Rahayu & Utama, 2022). Human resources (HR) are the most important element of a company/organization compared to other elements such as capital, technology, and money because humans themselves control these factors (Muryani, 2022). An effective company/organization must be able to find, utilize, maintain and develop its human resources talent in order to achieve the desired goals (Marwansyah, 2012). Competent human resources determine the success of a company (Rachman, 2019). The company will progress and develop rapidly with highly competent human resources. In the condition of an increasingly educated society, an active society will be born as a signal that a civil society is increasingly active.

Competence has a role that is needed by the company so that it can develop according to the times. It is necessary to formulate more specific competencies depending on the field of HR tasks and work (Hayati et al., nd, 2021). Talking about strategy, of course, involves actions or activities carried out by employees to be able to improve their competence. The strategy to increase the competence of human resources in all fields is one of the crucial issues carried out to develop quality human resources so that they can utilize, develop and master technology.

Definition of Competence

To develop a company, competent human resources are needed. The service sector dominates the world, it is undeniable that human resources have a very important role. To achieve a return on investment (return on investment), physical and technological resources, institutions/companies rely on the capabilities of their human resources. Etymologically,

competence in English, namely skills/ability/competence. Skills and abilities possessed by a person to carry out his special abilities or personal resilience, as well as his capacity capabilities (Sabuhari & Ruslan Thursday, 2018). Competence is a set of experience, knowledge, abilities and attitudes needed during life to perform a task or job effectively (Dhamayantie & Fauzan, 2017). Competence is various things related to the ability, insight/knowledge and behavior that become a reference for employees to fulfill their responsibilities for the work they do.

Competency Characteristics

Economic growth has the most important part, namely, skills and knowledge which are the most important determinants of human capital (Novi & Ni Nyoman, 2020). Knowledge is more easily recognized in matching a person to his job, this is a visible competence. Meanwhile, only some skills can look like artificial insemination and skills are hidden competencies that can improve performance (Fatmah, 2017). Therefore, companies need to develop their capabilities systematically.

There are two perspectives that describe competence. The first perspective, competence is likened to the company's knowledge, expertise and skills that are able to give the company an advantage over the competition from an organizational perspective. In this case, the ability to have a comprehensive concentration in an institution/company. While the second perspective relates to individual abilities. In this context, competence means a person's characteristics that are identified when the HR performs a job effectively (Bali & Dharma, 2019).

Competence has five characteristics or components (Wibowo, 2010): a) Motives are things that are often thought of or most desired by someone so that an action occurs; b) Traits are physical characteristics and consistent responses to conditions or information; c) Self-concept includes attitudes, values, and self-image that is built by a person; d) Knowledge is information that a person has in a particular field. It is a complex ability; e) Skill/dexterity is the ability to perform certain physical or mental tasks.

Category of Human Resources Competence

The most important company asset for an institution/company is HR (Human Resources). Other assets cannot be run properly without HR intervention (Agustina et al.,

2021). HR is a human being employed in an institution or company as a mover, thinker and planner to achieve organizational goals (Sulistiyowati & Hakim, 2021). Institutions/companies of course select HR based on certain categories such as competence/ability and behavior. The five categories of HR competencies according to Michael Zwell as follows (Novi & Ni Nyoman, 2020): a) Task achievements namely the category of competencies related to good performance that will increase the competence of employees in the company; b) Relationship namely the category of competence regarding good communication relationships with other individuals and satisfying their needs; c) Personal attributes namely competence within the individual, connecting how people think, feel, learn, and develop, in order to improve one's character; d) Managerial namely specific competencies. Relates to managing, supervising and developing people. Managerial competence in the form of motivating; e) Leadership namely competencies related to how to lead organizations and people with the aim of achieving the vision and goals of the organization.

Definition of Interest

Interest is very decisive in action/behavior (Tuti Anggraini, 2020). Interest is a state of liking and attachment to something for someone's desire (Amalia & Diana, 2020). Understanding interest is a psychological symptom of focusing attention on an object because of a sense of pleasure (Nasution, 2015). It is a factor that motivates oneself to do something. Interest will influence the decision of human attitude, the tendency of human behavior is the result of interest (Mardiyani et al., 2022). According to Dayshandi (2015), interest is the recognition of activities that arouse curiosity and interest. Basically, involves active cognitive and emotional engagement (Candraning & Muhammad, 2017). It is a person's drive or desire for a particular object.

Factors Affecting the Awakening of Interest

According to Crow in Masruroh (2015) in Abdul Rahman Saleh's book, there are three influencing factors, including the following: a) **The push factor from within.** This factor refers to the various internal needs of the individual itself which are related to physical drives, motives, defenses against hunger, pain, fear, curiosity, namely interest in doing research and so on; b) **Social motive factor.** This factor is related to self-adaptation to the environment so

that it can be accepted and recognized by the environment or its activities as well as social needs to be fulfilled, such as work, gaining status, attention and appreciation; c) **Emotional or feeling factors**. This factor involves a person's emotional feelings. Success in activities that are driven by interest will create pleasure and strengthen existing interests, on the other hand, individual interest is reduced due to failures that occur.

Definition of Career

A career is an idea that becomes a reason to keep moving up the line of work that is desired by the individual. Moving up means being entitled to a higher income, as well as getting a greater status, achievement and power. Based on the above understanding, career means a series of work experiences that are held by someone during the course of a person's life that is continuous, peaceful and hopes for success, giving rise to certain actions (Agustini et al., 2020).

To be able to advance, someone will try to develop his career. Career development includes career planning and career management. Career planning is a process when an employee identifies his career goals and then chooses actions to achieve them. Career management is a process carried out by institutions/companies to select, evaluate, assign, and develop human resources and has the aim of providing competent employees to meet future needs (Shaputra & Hendriani, 2015).

There are several factors that influence a person's career development in an institution/company, namely (Bahri & Nisa, 2017): a) Employee relations with the organization; b) Employee personnel; c) External factors; d) Politicking within the organization/company; e) Reward system.

Islamic Financial Institutions

Sharia financial institutions are institutions that are managed in accordance with sharia principles that create legal financial products and obtain a business license as a sharia financial institution (Khaidir & Rahmatullah, 2021). In another sense, Islamic financial institutions are institutions or institutions whose wealth is mainly in the form of financial assets and non-financial assets or real assets based on the sharia concept (Rodoni, 2008). This Islamic financial institution is supervised by DSN (National Sharia Council) and DPS (Sharia Supervisory Board) where DSN as an organization which has the authority to determine and

issue various Islamic legal fatwas regarding economic and financial activities, while the DPS monitors the activities of the DSN fatwas in the field at economic institutions and Islamic financial institutions.

DSN regulates the suitability of Islamic financial institutions issued as fatwas. As for the operational legitimacy component, Islamic financial institutions are regulated by various entities authorized to issue licenses, such as (Rahmi Rafiq & Angelina Setiawan, 2020): a) BI (Bank Indonesia), an institution that has a license to regulate and supervise commercial banks and regional loans; b) Ministry of Finance, the institution authorized to regulate and supervise financial institutions; c) Office of the Minister of Cooperatives, the institution that has the authority to regulate and supervise cooperatives.

RESEARCH METHOD

The research method is defined as a scientific way to obtain data with a predetermined purpose. The scientific method is a research activity based on scientific characteristics, namely rational, empirical, and systematic (Adeyani, 2021). Rational means that activities are carried out in ways that are acceptable to reason and can reach human reason. Empirical means that some of the ways that can be observed with the human senses. Systematic is a research activity that applies certain steps that are logical in nature. Based on the description above, it can be concluded that the research is valid, rational, empirical (observable) and systematic data. Valid shows the level of accuracy between the data that actually occurs on the object and the data that the researcher has collected.

The study uses a qualitative approach with descriptive analysis method. A qualitative approach is an approach aimed at obtaining a comprehensive explanation of a phenomenon defined as a subject by confirming the relationship between variables through inductive (empirical) reasoning (Novi & Ni Nyoman, 2020). Qualitative descriptive analysis method is a research method carried out to describe the current process or event that is used as the object of research, then the data or information is analyzed so that a problem solving is obtained. Qualitative research is data collection in a natural setting, using natural methods, and carried out by naturally interested researchers (Lexy J, 2007).

The location of this research was carried out in the Islamic Banking S1 Study Program, Faculty of Islamic Economics and Business (FEBI), Universitas Islam Negeri Sumatera Utara (UIN SU). The research uses primary data and secondary data. Primary data were obtained from interviews conducted by researchers with Islamic Banking students at FEBI UIN SU 2018, totaling ten students, while secondary data was obtained from journals, books or other literature related to the problems studied, both from literature reviews and documents. Data collection techniques were interviews, observation, literature review, and documentation.

RESULTS AND DISCUSSION

In its journey, in recent times, Islamic financial institutions have attracted attention not only in the realm of universities, but also in Islamic financial organizations/institutions themselves. Islamic financial institutions consist of Islamic bank financial institutions and non-bank Islamic financial institutions (Nur, 2021). Based on Islamic banking statistics as of March 2022 obtained from the official website www.ojk.go.id, there are 198 Islamic banks consisting of 12 Sharia Commercial Banks (BUS), 21 Sharia Business Units (UUS), and 165 people's Financing Bank Sharia (BPRS) in Indonesia (OJK, 2022).

Of the many Islamic financial institutions in Indonesia, the human resources in them are not 100% with a background in Islamic economics and banking. This shows that there is a gap between the human resources who fill Islamic financial institutions and the interest of students as prospective undergraduates for a career at these institutions.

Based on the results of interviews obtained from all informants conducted by researchers, so that Islamic Banking learned in college is not in vain to be the biggest reason for interest in a career in Islamic financial institutions. In addition, another reason that becomes an interest in a career in Islamic financial institutions is that becoming a graduate of Islamic banking will make it easier to have a career in the same field because it is in accordance with the knowledge and abilities possessed. Interest arises because of curiosity and interest in an activity. Interest is strongly influenced by knowledge. Having knowledge in this field provides an overview of the scope of work in Islamic financial institutions so as to increase interest in pursuing a career in Islamic financial institutions.

Talking about a career, one will consider the job market. The consideration is that there are still vacancies that have not been filled so that this is an open opportunity for Islamic banking students as prospective undergraduates by the opportunities that exist affect the interest of students for a career in that field. Other considerations that become the reason for the informant to have a career in the same field are because the jobs offered are easily accessible, know the current issues of the sharia business world, and have great opportunities in terms of promotion.

In this case, labor market considerations show a direct relationship with students' interest in a career in Islamic financial institutions. Consideration of a high job market will result in student interest in a career in this field will also increase, as well as low labor market considerations will result in student interest in a career in Islamic financial institutions will decrease. Furthermore, the thing that makes informants interested in pursuing a career in Islamic financial institutions is the financial rewards/salaries available at the institution. the informant believes that a fast salary increases, bonuses for overtime and achievement, and guarantees in the future will be easy to obtain if a career in Islamic financial institutions. Financial awards/salaries are the reason for the informants to have a career at the institution because it will support their daily lives. The greater the student's knowledge of financial rewards or salaries obtained at Islamic financial institutions, the more students are interested.

The work environment is also the reason for the informant (Islamic banking student FEBI UIN SU) to be interested in a career in Islamic financial institutions. According to informants in Islamic financial institutions have applied the principles of Islamic law in accordance with the knowledge, they get in lectures. In addition, because the work atmosphere is more religious and prioritizes an attitude of trust and honesty in their work, the conditions/atmosphere that exist in Islamic financial institutions can have an impact on HR performanceso that the balance between work and worship is in line. This became the student's interest because they wanted to participate in the development of the Islamic economy. Human resources of Islamic financial institutions must be human resources who understand and who in fact are in the field of economics and Islamic banking.

According to the informant, working in a sharia financial institution provides a forum for deeper learning of Islam and becomes a forum for da'wah for fellow co-workers and in

the community. Students who have good religiosity will choose jobs that are in accordance with the religiosity they experience. Spirituality affects the operations of Islamic financial institutions, because it uses principles that are in accordance with Islamic sharia. According to (Nasir, 2020), there are five aspects/dimensions of religiosity, two of which are self-actualization and religion. It can be used as a solution for Islamic financial institutions, where students who are equipped with religious knowledge can become suppliers of sharia human resources in accordance with the needs of the current Islamic financial market.

CONCLUSION

Based on the results of the analysis of students' interest in a career in Islamic financial institutions above, it can be concluded that it is very important for universities that have Islamic economics and banking study programs to create their own strategies to improve the competence of their students in order to produce sharia graduates who are ready to compete with conventional human resources in the world of work. and produce graduates that match the needs of the future job market.

As an effort to increase student interest in working at Islamic financial institutions, it can be done by providing clear information to students about the benefits and career opportunities in Islamic financial institutions, especially the promotion of positions, salary/financial, work environment that is in accordance with Islamic law and can improve Islam. self. HR, which in fact is a graduate of Islamic banking conceptually and in practice, already understands the principles of sharia that exist in Islamic financial institutions because they have been studied during lectures. As educated human beings, students are relatively quick to understand and have access to the goodness of Islamic economics compared to other communities. It can encourage the practice of Islamic economics and Islamic banking to also increase in the midst of society.

There are several things that researchers expect from the results of this study. First, students are expected to disseminate information and education to the public regarding the prohibition of usury continuously, which is not only limited to banking practices, but also in daily life. Second, the higher education community is expected to continue to implement programs that can improve student knowledge and experience, plan the right curriculum and

optimize teaching and learning activities that meet the requirements of the world of work because to make the world of Islamic banking strong, one of them must have competent human resources.

REFERENCES

- Agustina, D. A., Maulidiyah, D., Dimawan, A. E., Ridho, M. F., Latifah, F. N., Sidoarjo, U. M., Manusia, S. D., Syariah, P., & Education, J. (2021). Peningkatan Kualitas Manajemen Sumber Daya Manusia Pada Perbankan Syariah. *Jurnal Education And Development*. 9(3), 98–101. <https://doi.org/10.37081/ed.v9i3.2665>
- Agustini, S. N. F., Idris, M., & Thanwain. (2020). Pengaruh Religiusitas, Pengetahuan Akutansi Syariah Dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Akutansi Universitas Bosowa Berkarir Di Lembaga Keuangan Syariah. *Economics bosowa journal*, 6(2), 161–173.
- Ajabar. (2020). *Manajemen Sumber Daya Manusia*. Yogyakarta: Deepublish.
- Amalia, R., & Diana, N. (2020). Determinan Minat Mahasiswa Akutansi untuk Berkarir di Lembaga Keuangan Syariah. *E-Jra*, 9(2), 1–13.
- Andri Soemitra, M. . (2009). *Bank dan Lembaga Keuangan Syariah*. Jakarta: Prenamedia Group.
- Anggraini, T. (2020). Faktor-Faktor yang Mempengaruhi Minat Mahasiswa Fakultas Ekonomi & Bisnis Islam Universitas Islam Negeri Sumatera Utara Untuk Membangun Wirausaha. *Jurnal Tansiq*, 3(1), 67-84.
- Awwalunnisa, Nur. (2021). Peran Lembaga Keuangan Syariah Dalam Pengentasan Kemiskinan di Provinsi Nusa Tenggara Barat. *Jurnal Iqtishaduna*, 12(1), 30-47. <https://doi.org/10.20414/iqtishaduna.v12i1.3283>.
- Bahri, S., & Chairatun Nisa, Y. (2017). Pengaruh Pengembangan Karir Dan Motivasi Kerja Terhadap Kepuasan Kerja Karyawan. *Jurnal Ilmiah Manajemen Dan Bisnis*, 18(1), 9–15. <https://doi.org/10.30596/jimb.v18i1.1395>.
- Budiono, A. (2017). Penerapan Prinsip Syariah Pada Lembaga Keuangan Syariah. *Law and Justice*, 2(1), 54–65. <https://doi.org/10.23917/laj.v2i1.4337>.
- Candraning, C., & Muhammad, R. (2017). Faktor-faktor yang mempengaruhi minat mahasiswa bekerja di lembaga keuangan syariah. *Jurnal Ekonomi & Keuangan Islam*, 3(2), 90–98. <https://doi.org/10.20885/jeki.vol3.iss2.art5>.
- Darma, B. (2019). Menguji Kesiapan Pengelola Desa Berbasis Manajemen Modern Guna Menghadapi Era Revolusi Industri 4.0. *Jurnal Manajemen&Bisnis*, 16(2), 1–13. <https://doi.org/10.38043/jmb.v16i2.2037>.
- Darma, S. (2021). Journal Economy And Currency Study (JECS) Volume 3, Issue 2, July 2021 Analisis Strategi Pemasaran Produk Pembiayaan Pensiun Pada Bank Syariah

- Indonesia KCP Stabat. *Journal Economy And Currency Study (JECS)*, 3(2), 47–66. <https://doi.org/10.51178/jecs.v3i2.298>.
- Dhamayantie, E., & Fauzan, R. (2017). Penguatan Karakteristik Dan Kompetensi Kewirausahaan Untuk Meningkatkan Kinerja Umkm. *Matrik : Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, March. <https://doi.org/10.24843/MATRIK:JMBK.2017.v11.i01.p07>.
- Dukcapil.kemendagri.go.id. (2021). 273 Juta Penduduk Indonesia Terupdate Versi Kemendagri. Dukcapil.Kemendagri.Go.Id. <https://dukcapil.kemendagri.go.id/berita/baca/1032/273-juta-penduduk-indonesiaterupdate-versi-kemendagri>.
- Fandini, N. I., & Ni Nyoman, S. (2020). Strategi Peningkatan Kompetensi Pegawai Bank Perkreditan Rakyat (BPR). *Junal Manajemen Bisnis*, 17(1), 24–40. <https://doi.org/10.38043/jmb.v17i1.2340>.
- Fatmah, D. (2017). Pengaruh Karakteristik Pekerjaan dan Kompetensi Karyawan terhadap Kinerja Karyawan pada CV. Percetakan Fajar Mojokerto. *Jurnal Samudra Ekonomi Dan Bisnis*, 8(2), 700–709. <https://doi.org/10.33059/jseb.v8i2.428>.
- Hayati, N., Yulianto, E. (2021). Efektivitas Pelatihan Dalam Meningkatkan Kompetensi Sumber Daya Manusia. *Journal Civics and Social Studies*, 5(1), 98–115. <https://doi.org/10.31980/civicos.v5i1.958>. kemenag.go.id. (2022). Data Umat Berdasarkan Agama. Data.Kemenag.Go.Id. <https://data.kemenag.go.id/statistik/agama/umat/agama>.
- Khaidir, W., & Rahmatullah, R. (2021). Pengaruh Tingkat Religiusitas Dan Penghargaan Finansial Terhadap Minat Mahasiswa Dalam Memilih Karir Di Lembaga Keuangan Syariah Non Bank (LKS NB). *Jurnal Ar-Ribhu*, 4(1), 195–211. <https://ojs.diniyah.ac.id/index.php/Ar-Ribhu/article/view/296>
- Khairunnisa, K., & Sari, R. (2022). Problem of Research in Islamic Economics. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 5(1), 267-275. <https://doi.org/10.31538/iijse.v5i1.1948>.
- Lanniza, I., & Tuti Anggraini. (2021). Analisis Strategi Pemasaran Kredit Pembiayaan Mitraguna Dalam Menarik Minat Nasabah Di Bank Syariah Indonesia Ex Bank Syariah Mandiri KCP Stabat. *Journal Economy And Currency Study (JECS)*, 3(2), 37–46. <https://doi.org/10.51178/jecs.v3i2.297>.
- Lenda, S., Azwar, R., & Resi, J. (2021). Peranan Administrasi Bisnis dalam Strategi Pengembangan Usaha. *Jurnal Agihinya Stiesnu Bengkulu*, 4(1), 1-10.
- Lexy J, M. (2007). *Metodologi Penelitian Kualitatif*. Bandung: PT. Remaja Rosdakarya Offset.
- Mardiyani, I., Bintari, A., Hakim, L., Studi, P., Akuntansi, P., Ekonomika, F., & Negeri, U. (2022). Pengaruh Lingkungan Keluarga , Religiusitas , Pengetahuan Perbankan Syariah Terhadap Minat Karir Keuangan Syariah. 10(1), 139–150. <https://doi.org/10.17509/jrak.v10i1.35731>.
- Marwansyah. (2012). *Manajemen Sumber Daya Manusia*. Bandung: Alfabeta.

- Muryani, E. (2022). *Manajemen Sumber Daya Manusia*. Malang: Unisma Press.
- Nasir, M. D. A. (2020). Religiusitas Mahasiswa Perbankan Syariah S1 Uin Malang Yang Menggunakan Jasa Bank Syariah. *Jurnal Ekonomi Syariah*, 5(1), 21–29. <https://doi.org/10.37058/jes.v5i1.1439>.
- Nasution, M. H. (2015). Faktor-Faktor yang Mempengaruhi Minat Nasabah Terhadap Internet Banking. Factors Affecting The Interests of Customers of Internet Banking. *Jurnal Nisbah*, 1(1), 62–73. <https://doi.org/10.30997/jn.v1i1.241>.
- Navisha, D., & Ahmadsyah, I. (2022). Pengaruh Minat , Religiusitas , dan Prestasi Belajar Mahasiswa Perbankan Syariah Terhadap Kesiapan Bekerja Pada Bank Syariah. *Ekobis : Jurnal Ekonomi dan Bisnis Syariah*, 6(1), 24-32.
- OJK. *Prinsip dan Konsep Dasar Perbankan Syariah*. <https://www.ojk.go.id/id/kanal/syariah/tentang-syariah/Pages/Prinsip-dan-KonsepPB-Syariah.aspx>.
- OJK. (2022). *Statistik Perbankan Syariah*. ojk.go.id. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankansyariah/Pages/Statistik-Perbankan-Syariah---Maret-2022.aspx>.
- Rachman. (2019). Analisis Strategi Pusat Pendidikan dan Pelatihan Perdagangan Menuju Corporate University. *Cendekia Niaga*, 3(2), 12–28. <https://doi.org/10.52391/jcn.v3i2.484>.
- Rahayu, Nur & Utama, D. B. (2022). *Strategi Pengembangan Sumber Daya Manusia Bank BRI Melalui BRI Corporate University (Studi pada BRI Corporate University Regional Campus Yogyakarta)*. *Jurnal Aplikasi Bisnis*, 19(1), 157–168.
- Rahmi Rafiqa, L., & Angelina Setiawan, M. (2020). Faktor Faktor yang Mempengaruhi Minat Mahasiswa Akuntansi Universitas Negeri Padang Berkariir di Lembaga Keuangan Syariah. *Jurnal Eksplorasi Akuntansi*, 2(3), 2929–2941. <https://doi.org/10.24036/jea.v2i3.260>.
- Rodoni, A. (2008). *Lembaga Keuangan Syariah*. Jakarta: Zikrul Hakim.
- Sabuhari, R., & Ruslan Kamis. (2018). Pengaruh Budaya Organisasi , Karakteristik Kompetensi , Kepuasan. *Jurnal Manajemen Bisnis Indonesia*, 6(1), 137–156. <https://doi.org/10.31843/jmbi.v6i1.188>.
- Sembiring, L. J. (2021). *Kembangkan Ekonomi & Keuangan Syariah, RI Kekurangan Ahlinya*. <https://www.cnbcindonesia.com/syariah/20211028132623-29287236/kembangkan-ekonomi-keuangan-syariah-ri-kekurangan-ahlinya>.
- Shaputra, A. rahyu, & Hendriani, S. (2015). Pengaruh Kompetensi, Komitmen dan Pengembangan Karir Terhadap Kinerja Karyawan PT.Bank Rakyat Indonesia (Persero) Kantor Wilayah Pekanbaru. *Jurnal Tepak Manajemen Bisnis*, 7(1), 1–17.
- Sulistiyowati, T. I., & Hakim, L. (2021). Pengaruh Pengetahuan Perbankan Syariah Dan

- Religiusitas Terhadap Minat Berkarir Di Perbankan Syariah Dengan Sikap Sebagai Variabel Moderasi. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 12(01), 1037–1045. <https://doi.org/10.23887/jimat.v12i1.33652>.
- Utomo & Darma. (2020). Measuring Optimizing of Digital Military Programs: An Innovation of Information and Communication Systems in Industrial Digitalization. *International Research Journal of Engineering, IT & Scientific Research*, 6(2), 39–46. <https://doi.org/10.21744/irjeis.v6n2.862>.
- Wibowo. (2010). *Manajemen Kinerja*. Jakarta: Rajawali Press.