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THE ROLE OF INTERNSHIP IN SHAPING CAREER SELF-EFFICACY AND CAREER INTEREST IN ISLAMIC BANKING

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Abstract

Introduction: The rapid growth of the Islamic banking industry in Indonesia has increased the demand for competent and career-ready human resources. However, job mismatch remains a significant challenge, as data from the National Committee for Islamic Economics and Finance (KNEKS) show that around 90% of workers in the industry do not come from Islamic economics or banking backgrounds. While previous studies have widely examined the influence of internships on work readiness and job interest, limited attention has been given to how internship experiences shape students' career efficacy in the Islamic banking sector. This study aims to explore the role of student internship activities in enhancing career efficacy and shaping interest in working in the Islamic banking industry. **Research Methods:** This study employed a descriptive qualitative approach with field research methods. Data were collected through in-depth interviews, observations, and documentation involving Islamic Banking students at UIN Kiai Ageng Muhammad Besari Ponorogo who had completed internship programs in Islamic banking institutions. **Results:** The findings reveal that internships provide direct exposure to both internal and external banking operations,

enabling students to develop practical skills and professional understanding. The main factors contributing to the development of career efficacy include mastery experiences, the presence of professional role models, verbal persuasion from mentors, and emotional management during workplace challenges. The study also found that internship experiences not only strengthen students' interest in pursuing careers in Islamic banking but also help clarify career preferences when students perceive a mismatch with the industry. **Conclusion:** Internship experiences play an important role in shaping students' career efficacy and career interests in the Islamic banking industry. This study contributes to the literature by highlighting internships not only as a medium for career efficacy development but also as a process of career clarification, helping students make more informed career decisions.

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INTRODUCTION

Facing the challenges of the globalization era, human resources are crucial for national progress. The human resources needed are not only quantitative but also qualitative. Ilzam Nawawi, "Pengaruh Pengalaman Praktik Kerja Lapangan Terhadap Kesiapan Kerja Mahasiswa Perbankan Syariah Fakultas Ekonomi Dan Bisnis Islam Iain Palangkaraya," Skripsi, (Palangkaraya: Institut Agama Islam Negeri Palangkaraya, 2021), 31. Education is a conscious effort to prepare students through guidance, teaching and training activities for their role in the future. Oemar Hamalik, Pengembangan Sumber Daya Manusia: Manajemen Pelatihan Ketenagakerjaan Pendekatan Terpadu (Jakarta: Bumi Aksara, 2007) 13. The growth of Islamic Banking in Indonesia demands the availability of professionals who not only understand Islamic principles but also have a high level of readiness and interest in working in this competitive industry. This industrial expansion also reflects the increasing strategic role of Islamic banking institutions in strengthening Islamic economic ecosystems at both institutional and community levels.(Ikhwana and Anggraini 2021)

However, job mismatch in the Indonesian Islamic banking industry remains a major challenge. According to data from the National Committee for Islamic Economics and Finance (KNEKS), approximately 90% of the industry's workforce is not purely Islamic economics or banking graduates. Rahmatina A Kasri, Dkk, Indonesia Sharia Economic Outlook (Iseo) 2024: Visi 2024 & Tahun Politik: Membaca Arah Ekonomi Syariah Indonesia Ke Depan (Jakarta: Pebs Feb Ui, 2024), 2. This condition is in line with the OJK's 2020-2025 Sharia Banking roadmap, which acknowledges the dominance of practitioners who are not graduates of economics or

sharia banking, resulting in low self-confidence and competitiveness of pure graduates in pursuing careers in their fields. "Roadmap Pengembangan Perbankan Indonesia 2020-2025," diakses 11 Maret 2026, https://ojk.go.id/id/Publikasi/Roadmap-dan-Pedoman/Perbankan/Pages/Roadmap-Pengembangan-Perbankan-Indonesia-2020-2025.aspx.

According to Oemar Hamalik, internship is a training process under the supervision of professional staff for a certain period of time to increase effectiveness and productivity. Hamalik, Pengembangan Sumber Daya Manusia: Manajemen Pelatihan Ketenagakerjaan Pendekatan Terpadu, 13. Internship training is specific (related to the field), practical, and immediate (pre-trained and able to put into practice). It typically aims to create a match and improve mastery of work skills in a relatively short period of time. Burhanuddin Yusuf, Manajemen Sumber Daya Manusia Di Lembaga Keuangan Syariah (Jakarta: Pt Raja Grafindo Persada, 2015) 141. Thus, internship experience is very strategic in helping students develop technical and soft skills such as communication, time management, teamwork, and problem solving which are very useful in the world of work, especially in the Islamic Banking industry. De Phonna Arista, "Pengaruh Praktik Magang Dan Pengetahuan Terhadap Minat Kerja Di Perbankan Syariah (Studi Pada Mahasiswa Febi Uin Ar-Raniry Banda Aceh)", Skripsi (Banda Aceh: Universitas Islam Negeri Ar-Raniry, 2020) 19.

Although previous studies have examined the relationship between internship experiences, work readiness, and career interests, most have primarily focused on practical skill development and employability outcomes. Limited studies have specifically explored how internship experiences contribute to the development of career self-efficacy, particularly within the Islamic banking context. Previous quantitative studies have confirmed that self-efficacy and internship experience significantly influence students' work readiness, yet the psychological process underlying this relationship remains underexplored. (Astuti and Amri 2024). This study addresses this gap by examining internship experiences as a mechanism for shaping career self-efficacy and career interest among Islamic banking students. Furthermore, it contributes contextual insights into the Islamic banking sector, where workforce mismatch remains a persistent challenge.

However, internship experience alone is insufficient without the student's internal confidence to support its application in the workplace. This experience can be a key source of self-efficacy development, as Bandura suggests, through direct success experiences, vicarious experiences, social persuasion, and the individual's emotional state. Ibid 79-113. Career efficacy is an individual's belief in his or her ability to make decisions relevant to his or her career. Nancy E. Betz Dan Gail Hackett, "Applications Of Self-Efficacy Theory To The Career Assessment Of Women," Journal Of Career Assessment Volume 5, Nomor 4 (1997), 385.

Based on interviews conducted by researchers with five students who had completed internships at Islamic banking institutions, they offered differing opinions regarding career efficacy and interest in working in the Islamic banking sector. Ms. AY, a 2021 Islamic banking student, stated that after participating in an internship at an Islamic bank, she felt less confident about working there due to the heavy workload and high monthly targets, which

reduced her interest in entering the banking industry. Inisial Ay, "Hasil Wawancara," Ponorogo, 18 Februari 2025. This shows that students' career efficacy for work interest is still minimal, especially in the Islamic Banking sector.

Unlike previous studies that mainly position internships as tools for enhancing employability and work readiness, this study highlights internships as a dual-function mechanism: not only strengthening students' career self-efficacy but also serving as a process of career clarification. This finding provides a new perspective that internship experiences may reinforce or redirect students' career preferences based on their real-world professional exposure.

Therefore, it is important to examine how practice-based education, such as internships, can impact students' career efficacy. Internships at Islamic banks provide students with the opportunity to work directly with professionals, broaden their horizons, and strengthen their confidence in pursuing a career in the Islamic banking industry.

RESEARCH METHOD

This research is field research with a descriptive qualitative approach. According to Sugiyono, qualitative research is a research method used to examine the natural conditions of objects, where the researcher is the key instrument, data collection techniques are triangulated, data analysis is inductive, and the results emphasize meaning over generalization. Sugiyono, Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D (Bandung: Alfabeta, 2013) 9. Data was obtained directly from four female students (AS, MR, RA, SC) and four male students (BI, MA, KF, and TG) majoring in Islamic Banking who had completed internships at Islamic Banking institutions. The inclusion criteria for these participants strictly required that they were active Islamic Banking students who had completed their full two-month mandatory professional internship at designated Islamic banking branches. This deliberate small-scale sample size was intentional to prioritize narrative depth and vertical density over statistical generalization, exploring both positive and negative career reflections post-internship. Data processing was carried out after the data was collected through editing, grouping, and organizing to facilitate systematic analysis. Ibid, 244. In this study, data validity checking was carried out through source triangulation, namely comparing data from various sources to obtain valid and reliable data. Ibid, 273.

This study employed a descriptive qualitative field research design. The participants consisted of eight Islamic Banking students who had completed a two-month internship program in Islamic banking institutions. Participants were selected purposively based on their internship completion and relevance to the research objectives. Data were collected through semi-structured interviews, observations, and documentation. The interview protocol was developed based on Bandura's four sources of self-efficacy: mastery experience, vicarious experience, social persuasion, and emotional arousal. Data were analyzed through data reduction, data display, and conclusion drawing, while trustworthiness was ensured through source triangulation.

RESULT AND DISCUSSION

This study aims to explore the role of internships in improving the career efficacy of Islamic Banking students from the 2021 intake of UIN Kiai Ageng Muhammad Besari Ponorogo, and how this improvement influences their interest in working in the Islamic Banking industry. Using a descriptive qualitative approach, involving interviews and observations, this study provides a comprehensive overview of the role of internships in improving career efficacy and its impact on interest in working in the Islamic Banking industry among Islamic Banking students.

The data were analyzed by linking the field findings with the theoretical framework of internships, career efficacy and work interest. To provide a structured understanding, the research findings are presented according to the three main focuses outlined in the research questions: (A) Implementation of Internship Activities for Islamic Banking Students of Kiai Ageng Muhammad Besari State Islamic University Ponorogo in the Islamic Banking Industry, (B) Factors in Internship Activities that Most Contribute to Strengthening Students' Self-Efficacy for Interest in Working in the Islamic Banking Sector, and (C) The Role of Internship Experience in Increasing Students' Career Efficacy for Interest in Working in the Islamic Banking Industry.

A. Implementation of Internship Activities for Islamic Banking Students at Kiai Ageng Muhammad Besari State Islamic University, Ponorogo

Students' direct involvement in the workplace provides a strong foundation for developing both technical and non-technical skills, allowing them to apply the theory learned in class to internships. Students' experiences in account opening, customer service, and product marketing reflect experiential learning, where learning is formed through the transformation of real-world experiences into knowledge and skills. Kolb, Experiential Learning: Experience As The Source Of Learning And Development, 38. This experience then becomes a mastery experience that contributes to improving students' career efficacy. Internships provide an opportunity to understand or observe current industrial processes while providing hands-on work experience. Therefore, the goal of internships is to enhance participants' skills, particularly those related to management tasks, through the use of scientific and technological concepts and principles and the application of appropriate techniques and approaches to meet employee and community needs. Peter Sulaeman, Merencanakan Dalam Berkarir, 19-21.

The use of management concepts as a working method in providing services in management offices is one of the goals implemented by banking institutions. Good service will create comfort for customers, as demonstrated by students at Bank Syariah Indonesia KCP Lamongan Sudirman who participated in a job training program and were directly involved in Sharia Banking operations. Students received a variety of tasks and responsibilities, ranging from assisting with customer service in the banking hall to marketing activities in the field. This experience demonstrated the significant benefits of student internships. Mr, "Hasil Wawancara."

Based on the analysis and interview results, it can be concluded that the implementation of the Islamic Banking student internship program at UIN Kiai Ageng Muhammad Besari Ponorogo in the Islamic Banking industry has significantly contributed to the development of student competencies. During the two-month internship, students were directly involved in various operational activities such as account opening, customer service, and product marketing. This practical experience helps students apply the theory learned in the classroom, creates a strong foundation for improving technical and non-technical skills, and develops a professional attitude needed in the workplace.

B. Factors in Internship Activities That Most Contribute to Strengthening Students' Self-Efficacy for Interest in Working in the Islamic Banking Sector

Students' self-efficacy during internships doesn't emerge spontaneously, but rather develops through a continuous social learning process. According to Bandura, self-efficacy is influenced by four main sources. Bandura, "Self-Efficacy: The Exercise Of Control," 79. First, the experience of mastering a task can give students confidence (mastery experience). Second, vicarious experience, or observing others they admire, can boost confidence (vicarious experience). Third, social persuasion, derived from feedback and support from others (social persuasion). Fourth, physical and emotional states must be well-managed (arousing arousal).

The data presented shows that students experienced these four sources of self-efficacy during their internships. Achievement through mastery experiences was evident in students who achieved office targets and honed their skills while working directly in the field during their internships. (MR 2025) The presence of role models (vicarious experience) during internships has a significant impact. Observing the success of others who serve as role models can boost self-efficacy. Bank Indonesia students consider Sharia Banking employees at their internship sites to be role models, boosting their career confidence. Bi, "Hasil Wawancara." Feedback and social support (social persuasion) in the form of praise, encouragement, or recognition of individual abilities can bolster students self-confidence. Seniors often provide positive feedback whenever students successfully complete administrative tasks or assist in the field. Appreciation for thoroughness in document management or courage in assisting the marketing team makes students feel valued and part of the BSI family, even if they are only interns. Inisial Ma, "Hasil Wawancara,". Students' physiological and emotional states (arousal) when facing pressure also play a significant role in strengthening self-efficacy. During internships, students are able to manage their emotional states and interpret anxiety as a challenge. Inisial Tg, "Hasil Wawancara,".

Based on the analysis conducted, it can be concluded that the factor in the internship activity that most contributes to strengthening students' self-efficacy for interest in working in the Islamic Banking sector is success in completing tasks (mastery experience), but the presence of professional role models (vicarious experience), feedback and social support (social experience) and the ability to manage emotional and physiological stress (arousal) are supporting factors in shaping students' self-efficacy. These four factors

complement each other and shape students' belief that they are competent and have clear career opportunities in the Islamic Banking industry.

This finding supports Bandura's theory that mastery experience is the strongest predictor of self-efficacy because successful task completion directly strengthens individual confidence. It also aligns with Lent and Brown's Social Cognitive Career Theory, which emphasizes that self-efficacy plays a crucial role in shaping career interests and professional choices. This result is consistent with recent empirical studies showing that internship experiences significantly improve students' work readiness when supported by strong self-efficacy. (Anggraeni, Nurhasanah, and Arifiani 2024)

C. The Role of Internship Experience in Increasing Students' Career Efficacy and Interest in Working in the Islamic Banking Industry

This research shows that effective learning occurs when practical experiences are integrated with reflection. Kolb, Experiential Learning: Experience As The Source Of Learning And Development, 38. The internship experience not only provides insight into Islamic banking operations but also plays a crucial role in shaping students' career efficacy. Career efficacy is defined as an individual's belief in their ability to meet job challenges. Students reported experiencing significant increases in self-confidence and ability to choose a career path after the internship. MR students explained that the internship at Bank Syariah Indonesia significantly enhanced their understanding of Islamic banking operations and strengthened their self-confidence. Mr, "Hasil Wawancara."

The dimension used in the analysis of career efficacy is the CDSES.

1. Self Appraisal
2. Occupational Information
3. Goal Selection
4. Planning
5. Problem Solving

Although many students experienced increased career efficacy, which subsequently fueled their interest in working in the Islamic banking industry, some experienced a clarification of their interests. Job interest consists of three main components. According to theory, job interest is formed from the integration of cognition, affect, and conation. Abu Ahmadi, Psikologi Umum, 151. In students from MR, AS, RA, and BI, these three elements emerged simultaneously. Most students showed improvement in all three aspects. However, students with the initials MA and TG experienced a clarification of their interests, despite their increased career efficacy. They felt more confident but decided to explore other career paths after feeling unsuited to the routine work in the Islamic banking industry. Students who interned at BPRS Artha Pamenag Madiun expressed no interest in working in the banking industry after their internship. They felt the less dynamic work environment and minimal interaction with customers made them feel unproductive. Sc, "Hasil Wawancara."

This critical finding challenges the conventional assumption that professional internships yield linear increases in sector-specific career interests. Instead, it aligns with

modern career construction theories which suggest that field experiences serve as a reality check that can induce career goal modification. Compared to prior empirical studies, such as research by Jackson (2015) which highlights general readiness, this study demonstrates that high career self-efficacy does not automatically translate to industry alignment. For some students like MA, TG, and SC, the mastery experiences and psychological arousal faced during the two-month internship acted as a clarifying mechanism to identify alternative career preferences outside the Islamic banking sector, proving that qualitative self-efficacy enhancement also encompasses the cognitive clarity to reject a specific career path. This finding also resonates with previous studies showing that practical work experiences may not always directly strengthen students' intentions to pursue careers in Islamic banking, depending on personal values and workplace compatibility. (Hanum and Rizal 2024)

The interview results and analysis above indicate that internship experiences play a role in shaping career efficacy, which in turn fosters students' interest in working in the Islamic banking industry. Many students experienced increased career efficacy. However, some also experienced a clarification of their interests. Therefore, it is important to understand that high career efficacy does not necessarily equate to interest in working in the industry. One student expressed disinterest in working in the Islamic banking industry after the internship due to a lack of interaction and adequate experience at the internship site. Therefore, it is crucial for educational institutions and industry to create positive internship experiences to support the development of students' career efficacy and help them make informed career decisions after completing their education.

A deeper analytical synthesis of these findings reveals that the interplay between mastery experiences (direct operational task execution) and social persuasion (positive feedback from seniors and bank employees) creates the strongest psychological baseline for students' career self-efficacy. While earlier empirical works in the literature primarily focused on the quantitative volume of internship hours or general work readiness, this qualitative inquiry exposes that the quality of workplace mentorship and emotional regulation during stressful banking activities is far more critical. The critical comparison shows that supportive social persuasion from branch mentors can buffer the negative emotional arousal caused by heavy banking workloads or targets, thereby sustaining students' long-term professional confidence even when their direct mastery experience is still developing. These findings further support Social Cognitive Career Theory, which emphasizes that self-efficacy is a central determinant of career interest formation and long-term professional decision-making. (Lent and Brown 2013)

CONCLUSION

This study concludes that internship experiences play a significant role in shaping students' career self-efficacy and career interests in the Islamic banking sector. Beyond improving technical competencies, internships function as an important reflective space where students evaluate their career suitability. The findings extend Bandura's self-efficacy

framework by demonstrating that internship experiences may lead not only to career reinforcement but also to career redirection. Practically, this study suggests that universities and Islamic banking institutions should strengthen mentorship quality and emotional preparedness during internships to maximize students' professional development. Future studies may explore this phenomenon using longitudinal or mixed-method approaches to examine long-term career trajectories after internships. This is particularly important because mentorship quality and institutional support remain central factors in strengthening students' confidence and professional adaptation in Islamic financial institutions.(Anggraini and Anggraini 2025)

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