



The Influence of Knowledge, Fieldwork Practice and Motivation on Students' Intention in Working at Sharia Banks

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Abstract

Purpose This study aims to analyze the influence of knowledge, fieldwork experience, and motivation on the interest of Islamic banking students at the Faculty of Economics and Islamic Business (FEBI), IAIN Langsa, in pursuing a career in Islamic banks.

Methodology The study employed a quantitative approach using multiple linear regression analysis with a sample of 100 students selected through purposive sampling.

Findings The findings reveal that simultaneously, knowledge, fieldwork experience, and motivation have a positive and significant effect on students' interest in working in Islamic banks. However, the partial test results indicate that only knowledge and motivation significantly affect students' career interest, while fieldwork experience does not show a significant impact

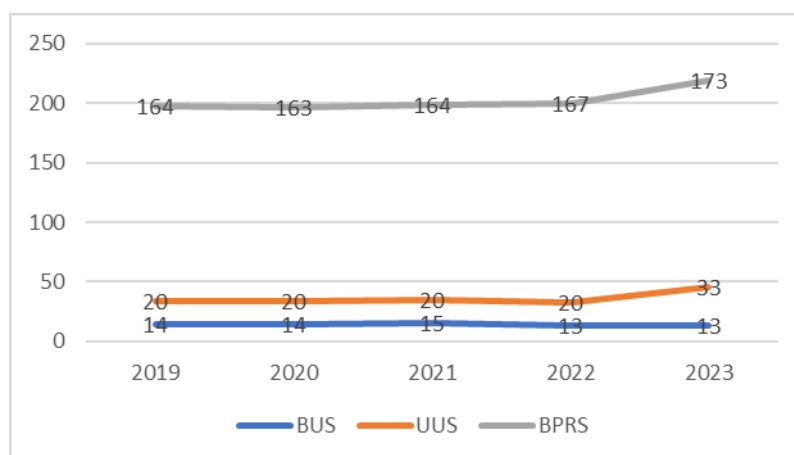
Implications The implications of this study highlight the importance of strengthening students' conceptual understanding and motivational factors through academic and non-academic programs to enhance career readiness in the Islamic banking industry

Originality The originality of this research lies in its integrative examination of both cognitive and experiential factors influencing Islamic banking career interest within the context of a regional Islamic higher education institution.

Introduction

The development of Islamic banking in Indonesia shows positive growth. Bank Muamalat Indonesia (BMI) is listed as the first Islamic bank established in Indonesia. In addition to BMI, there are now a number of government-owned Islamic banks such as BNI Syariah, BRI Syariah, and Bank Syariah Mandiri which have merged into one entity, namely Bank Syariah Indonesia (BSI). In addition, private banks and BPRS (Bank Perkreditan Rakyat Syariah) have also begun to actively develop their sharia-based financial services. This shows that more and more banks are implementing the Islamic banking system in Indonesia today (Kasmir, 2016).

Figure 1. Development of Banking in Indonesia



Source: OJK Sharia Banking Statistics December 2023

The table above shows positive banking developments, marked by the emergence of new banks that operate according to sharia principles. This creates competition between Islamic banks and conventional banks. To support the growth of Islamic banks, superior human resources are needed, because human resources are a key element in running operations in the banking sector. (Hamid, Majid and Khairunnisah, 2017) Therefore, employees who work in the banking sector need to be optimally prepared and fostered in order to have qualified skills and expertise in the field of Islamic economics and finance (Hamid, Majid and Khairunnisah, 2017).

Human resource management can be simply interpreted as a process that includes developing, evaluating, recruiting, and motivating human resources in an organization or institution to achieve predetermined goals (Hery, 2021). The need for human resources in the Islamic banking sector continues to increase, but the interest of students to work in Islamic banks is still relatively low. The results of initial observations of 10 Islamic banking students at FEBI IAIN Langsa showed that 6 of them stated that they were not interested in working in Islamic banks. This shows that not all students of the Sharia Banking Study Program are interested in a career as professionals in Islamic banks, because these positions often require special skills that are different from conventional banks. The growth of Islamic banks is currently not fully accompanied by an increase in human resources who have a deep understanding of Islamic economics and finance. About 90% of human resources in Islamic financial institutions do not come from Islamic economics study programs, only about 10% of employees have an educational background in the field of Islamic economics (Ramayanti and Khoiriawati, 2023)

This is where the role of students majoring in Sharia Banking becomes important, because they have been equipped with knowledge of Islamic economics and have the opportunity to hone their skills through fieldwork practices. The question is whether they are interested in applying this knowledge and skills in the world of work by continuing their careers in Islamic banks. (Yarham, Munthe and Siregar, 2023) According to Crow's theory, a person's interests are influenced by two main factors. Internal factors include aspects such as feelings, desires, talents, motivations, and the individual's potential to work in a particular field. Meanwhile, external factors include aspects that come from outside the self, such as education, knowledge, environment, and training, which can influence and support the increase in a person's interests. This research will explore motivation as an internal factor that influences interest, as well as knowledge and fieldwork practices as external factors that influence student interest.

Islamic banking science as a standard used to measure the ability and understanding of students about the theories that have been obtained during lectures (Nurjanah and Pratiwi, 2021). The science of Islamic banking is a determining factor in providing human resources who understand Islamic banking (Auwldhani and Handayani, 2023). Thus, students who study Islamic banking are expected to be able to understand in depth the field of Islamic banking, so that they

can apply it in the world of work. Islamic banking science has a significant influence on interest in working in Islamic banks (Sulistiyowati and Hakim, 2021).

Fieldwork practice is a place where students apply the knowledge they have learned in lectures. With the practice of fieldwork, it is hoped that students can implement their knowledge and be able to work in a team in the world of work. Field work practice also provides practical work experience that students will face after graduating from college and will be considered by agencies in recruiting to become one of the employees because they see the performance carried out when the field work practice takes place. (Yuni, Hasibuan and Murtani, 2024)

Not all students feel the benefits of field work practice, because one of the goals of the work practice process is to prepare students to integrate with the world of work that has not been fully achieved (Mustiany and Rusdarti, 2017). There are still students of Sharia Banking FEBI IAIN Langsa who do not carry out the field work practice process in a place that is in accordance with their study program. It can be said that the implementation of field work practices has not been fully successful in preparing graduates to integrate into the world of work in accordance with their goals. Meanwhile, if field work practice training at Islamic banks provides good experience, interest in working in Islamic banking will also have a positive impact. Field work practice training has a significant influence on students in determining their interest in working in the field of Islamic banking (Meliyani, Syahriza and Harianto, 2024).

Motivation in humans is a trait that a person has to achieve his desire to achieve his goals (Yarham, Munthe and Siregar, 2023). Motivation is very important before a person is at work, a motivated person will carry out several strategies to achieve his goals. Meanwhile, a person with low motivation will spend minimal effort in their activities. (Yarham, Munthe and Siregar, 2023) Therefore, motivation has a role as an internal factor that affects a person, but in the initial survey conducted by some students of the FEBI IAIN Islamic banking study program, they did not have high motivation to work in Islamic banks later.

Based on the explanation of the background of the problem above, the compiler was interested in conducting this research and writing it in a scientific paper entitled "The Influence of Knowledge Fieldwork Practices, and Motivation on Students' Interest in Working in Sharia Banks".

Research Methods

This research approach uses a survey method that uses quantitative descriptive analysis. This research was conducted on students of the Sharia Banking study program FEBI IAIN Langsa. The population in this study is students of the Islamic Banking Study Program FEBI IAIN Langsa who have carried out street vendors totaling 361 students. Then in this study, the Simple Random Sampling technique was used, with a sample of 100 students. Data collection techniques are carried out through observation, literature studies, documentation and questionnaire distribution. Meanwhile, the data analysis techniques in this study were carried out through validity tests, reliability tests, classical assumption tests and hypothesis tests.

Results and Discussion

Validity Test

Table 1. Results of the Validity Test of the Interest Variable Questionnaire

Item Variable	r-cal	r-table	Sig	Result
M1	0,657	0.1966	0,000	Valid
M2	0,698	0.1966	0,000	Valid
M3	0,740	0.1966	0,000	Valid
M4	0,605	0.1966	0,000	Valid
M5	0,588	0.1966	0,000	Valid

Source: Data Processed (2024)

Based on table 1, shows that all statement items on the Interest variable are declared valid because $r_{hitung} > r_{tabel}$ and meaningful value $0,000 < 0,05$.

Table 2. Results of the Validity Test of the Science Variables Questionnaire

Item Variables	r-cal	r-tabel	Sig	Result
IP1	0,573	0.1966	0,000	Valid
IP 2	0,673	0.1966	0,000	Valid
IP 3	0,761	0.1966	0,000	Valid
IP 4	0,786	0.1966	0,000	Valid
IP 5	0,777	0.1966	0,000	Valid

Source: Data Processed (2024)

Table 2 shows that all statement items on the Science variable are declared valid

Table 3. Results of the Validity Test of the Field Work Practice Variable Questionnaire (PKL)

Item Variabels	r-cal	r-tabel	Sig	Result
PKL 1	0,794	0.1966	0,000	Valid
PKL 2	0,717	0.1966	0,000	Valid
PKL 3	0,699	0.1966	0,000	Valid
PKL 4	0,821	0.1966	0,000	Valid
PKL 5	0,683	0.1966	0,000	Valid

Source: Data Processed (2024)

Table 3 shows that all statement items on the Field Work Practice (PKL) variable are declared valid.

Table 4. Results of the Validity Test of the Motivation Variable Questionnaire

Item Variabel	r-hitung	r-table	Sig	Result
Mt 1	0,837	0.1966	0,000	Valid
Mt 2	0,765	0.1966	0,000	Valid
Mt 3	0,790	0.1966	0,000	Valid
Mt 4	0,804	0.1966	0,000	Valid
Mt 5	0,733	0.1966	0,000	Valid

Source: Data Processed (2024)

Table 4 shows that all statement items in the Motivation variable are declared valid.

Reliability Test

Table 5. Reliability Test Results

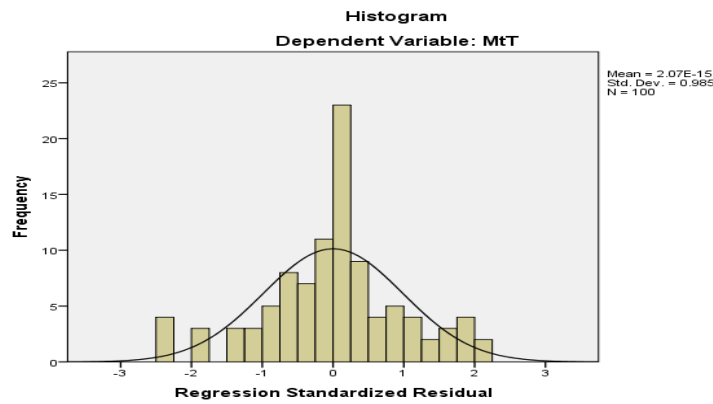
No	Variables	Items	Cronbach's alpha	Keterangan
1	Intention	5	0,654	Reliabel
2	Knowledge	5	0,758	Reliabel
3	Fieldwork Practice	5	0,798	Reliabel
4	Motivation	5	0,844	Reliabel

Source: Data Processed (2024)

Table 5 shows that the entire value on the item is declared reliable because *Cronbach's alpha* value > 0.60.

**Classic Assumption Test
Normality Test**

Figure 2. Normality Test Results



Source: Processed Data (2024)

Based on the results of the histogram graph, it shows that the regression model has a normal distribution.

Multicollinearity Test

Table 6. Multicollinearity Test

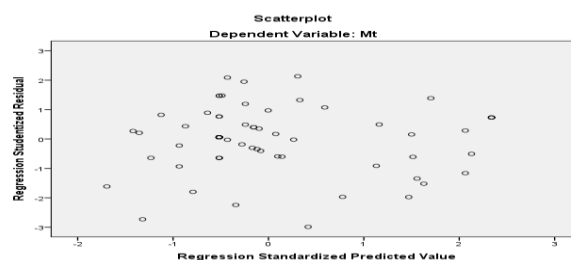
Variables	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	VIF
(Constan)		
X1	.474	2.110
X2	.560	1.786
X3	.561	1.782

Source: Data Processed (2024)

From table 6 it can be concluded that all variables pass the multicollinearity test because the VIF value < 10.

Heteroscedasticity Test

Figure 3. Heteroscedasticity Test



Source: Data Processed (2024)

Based on the *scatterplot* graph, it shows that there is no heteroscedasticity problem.

Multiple Linear Regression Test

Table 7. Multiple Linear Regression Test Results

Model	Standardized Coefficients	T	Sig.
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	Beta		
(Constant)		-.625	.534
Knowledge (X1)	.449	4.551	.000
Fieldwork Practice (PKL) (X2)	.131	1.441	.153
Motivation (X3)	.268	2.961	.004

Source: Data Processed (2024)

Based on the results of the multiple regression test in table 7, it can be concluded that:

- The knowledge variable has a value of 0.449, meaning that for every increase of 1 unit of knowledge, the intention of IAIN Langsa Islamic banking students in working in Islamic banks increases by 44.9%. With a sig value of $0.000 < 0.05$ and a tcount of $4,551 >$ a table of 1,984. So it can be concluded that the knowledge variable has a significant influence on the intention of Sharia banking students of IAIN Langsa working in Islamic banks.
- The Science variable has a value of 0.131, meaning that for every increase of 1 unit of Knowledge the intention of IAIN Langsa Islamic banking students working in Islamic banks increases by 13.1%. With a sig nili of $0.153 > 0.05$ and a tcount of $1,441 <$ a table of 1,984. So it can be concluded that the Field Work Practice (PKL) variable does not have a significant influence on the variable of intention of IAIN Langsa Sharia banking students working in Islamic banks.
- The Motivation variable has a value of 0.268, meaning that every time 1 unit of motivation increases, the interest of IAIN Langsa Islamic banking students working in Islamic banks increases by 26.8%. With a sig value of $0.004 < 0.05$. So it can be concluded that the Motivation variable has a significant influence on the variable of intention of Sharia banking students of IAIN Langsa working in Islamic banks.

Uji Hipotesis T test (Partial)

Table 8: t-Test Results (Partial)

Model	Standardized		
	Coefficients Beta	T	Sig.
(Constant)		-.625	.534
Knowledge (X1)	.449	4.551	.000
Fieldwork Practice (PKL) (X2)	.131	1.441	.153
Motivation (X3)	.268	2.961	.004

Source: Data Processed (2024)

Based on the results of the partial test in table 8, it can be concluded that:

- It is known that the sig value for knowledge on the intention of Sharia banking students IAIN Langsa working in Islamic banks is $0.000 < 0.05$ and tcal $4,551 >$ table 1,984. This shows that the Science variable has a significant influence on the variable of intention of Sharia banking students IAIN Langsa working in Islamic banks because the significant value obtained is smaller than the significant level of 5%. Thus, the Ha1 hypothesis is accepted.
- It is known that the sig value for Field Work Practice (PKL) on the intention of IAIN Langsa Sharia banking students working in Islamic banks is $0.153 > 0.05$ and the calculation is $1,441 <$ 1,984. This shows that the Field Work Practice (PKL) variable

has no influence on the variable of intention of IAIN Langsa Sharia banking students working in Islamic banks because the significant value obtained is greater than the significant level of 5%. Thus, the H02 hypothesis is accepted.

- c. It is known that the sig value for Motivation for the intention of IAIN Langsa Sharia banking students working in Islamic banks is $0.004 < 0.05$ and the calculation is $2,961 >$ the table is $1,984$. This shows that the Motivation variable has an influence on the variable of intention of IAIN Langsa Sharia banking students working in Islamic banks because the significant value obtained is smaller than the significant level of 5%. Thus, the Ha3 hypothesis is accepted.

F Test (Simultaneous)

Table 2. Test F Results (Simultaneous)

Model	F	Sig.
<i>Regression</i>	40.299	0,000

Source: Data Processed (2024)

From the simultaneous testing (f-test) in table 9, it is known that F_{cal} is $40.299 > F_{is\ table}$ 2.696 and $Sig.$ $0.000 < 0.05$. This shows that the variables of Knowledge Field Work Practice (PKL), and Motivation can be said to have a simultaneous effect on the variables of intention of IAIN Langsa Sharia banking students working in Islamic banks.

Coefficient of Determination Test (R^2)

Table 30. Coefficient Determination Test (R^2)

1. Model	<i>R Square</i>	<i>Adjusted R Square</i>
<i>Regression</i>	.557	.544

Source: Data Processed (2024)

From the results of the determination coefficient (R^2) test, it can be concluded that the dependent variables in this study can affect the interest of IAIN Langsa Sharia banking students to work in Islamic banks by 54.4%. Meanwhile, the remaining 45.6% was explained by other variables outside the study.

Discussion

The findings of this study indicate that knowledge has a positive and significant influence on the interest of Islamic banking students at IAIN Langsa to pursue a career in Islamic banks. This result aligns with previous research conducted by Triuspitorini (2019) and Andriani (2021), both of which emphasize that students' comprehension of Islamic banking principles, products, and operational mechanisms enhances their confidence and motivation to join the Islamic banking sector. A strong conceptual foundation allows students to better appreciate the ethical and economic value of Islamic finance, thereby shaping a positive career orientation toward the industry. This suggests that curriculum quality and academic exposure to Islamic financial systems play a crucial role in cultivating students' professional interests.

Conversely, fieldwork practice was found to have no significant effect on students' interest in working in Islamic banks. This finding is consistent with the studies by Fajri (2022) and Rifqi (2021), which revealed that practical experiences during internships or fieldwork often fail to translate into concrete career aspirations. Several factors might explain this outcome. First, students may encounter non-ideal internship environments that do not fully represent the operational excellence or ethical values of Islamic banking. Second, the limited duration or scope of fieldwork may prevent meaningful engagement or learning, resulting in minimal impact on

career intentions. This highlights the need for institutions and industry partners to strengthen fieldwork programs by ensuring structured mentorship, exposure to diverse banking functions, and alignment with students' academic competencies.

The motivation variable shows a positive and significant influence on students' intention to work in Islamic banks, supporting the findings of Ramayanti and Khoiriawati (2023) as well as Nurhayati (2023). Motivation can be both intrinsic driven by personal interest, religious values, and a sense of moral obligation and extrinsic driven by job security, professional prestige, or financial stability. The result implies that motivated students are more likely to perceive Islamic banking as a meaningful career path that aligns with both their spiritual and professional aspirations. Educational institutions should therefore nurture intrinsic motivation through value-based learning, career counseling, and exposure to successful role models in the Islamic banking industry.

Furthermore, the coefficient of determination (R^2) of 0.544 indicates that knowledge, fieldwork practice, and motivation collectively explain 54.4% of the variance in students' interest in working in Islamic banks. The remaining 45.6% suggests that other factors, such as perception of job prospects, salary expectations, peer influence, family support, and personal religiosity also contribute significantly. Future studies could incorporate these variables to provide a more comprehensive understanding of students' career intentions.

Overall, this study underscores the importance of integrating theoretical understanding with practical exposure and motivational development in shaping students' career interest in Islamic banking. Universities and industry stakeholders should collaborate to design experiential learning programs, professional certifications, and career mentoring that align with market needs and Sharia principles. Such synergy would not only enhance students' employability but also contribute to the sustainability and talent development of the Islamic banking sector in Indonesia.

Conclusion

Based on the findings, this study concludes that knowledge and motivation have a significant positive influence on students' interest in pursuing careers in Islamic banks, whereas fieldwork practice does not exhibit a significant effect. These results imply that cognitive understanding of Islamic banking concepts and strong intrinsic motivation are key determinants shaping students' career intentions in the Islamic financial sector. Conversely, the lack of significant impact from fieldwork practice suggests a potential misalignment between academic internship programs and the actual competency needs of Islamic banking institutions.

Accordingly, this study provides important implications for both academic institutions and industry stakeholders. The Faculty of Economics and Islamic Business (FEBI) IAIN Langsa is encouraged to re-evaluate and redesign its fieldwork programs to ensure greater relevance to the operational and professional demands of Islamic banks. Collaboration between universities and Islamic financial institutions should be strengthened, particularly in developing integrated internship frameworks and human resource development initiatives that bridge theoretical knowledge with industry practice.

Future research should consider incorporating additional variables such as perception, religiosity, financial incentives, and job market conditions to gain a more comprehensive understanding of factors influencing students' career interests in Islamic banking. Enhancing the synergy between academia and the Islamic finance industry is essential to producing competent, motivated, and industry-ready graduates who can contribute effectively to the sustainability and growth of the Islamic banking sector.

Author Contributions

Conceptualization: Sephi Waharani, Nurjanah, Ade Fadillah FW Pospos, Nur Kumalahayati

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Writing – review & editing: Sephi Waharani, Nurjanah, Nur Kumalahayati

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