

# Learning Models in Sharia Economic Department in Forming Student Career Options in the Sharia Financial Industry

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## Abstract

*This study identifies a learning model in the sharia economics department in shaping student career choices in the sharia finance industry. This research was conducted at the State Islamic Institute Campus, Ponorogo East Java. This research was conducted because the number of workers in the sharia finance industry, especially those who have Islamic economic scientific competence, has decreased. On the other hand, conditions in the sharia financial industry and sharia financial institutions have developed quite rapidly. Likewise, interest in sharia economics at various Islamic religious universities continues to increase. This type of research uses descriptive research methods equipped with qualitative and quantitative data, both primary and secondary data. This study uses a Likert scale to determine the results of the study. The independent variable analysis uses Theory of Planned Behavior, while the dependent variable uses Social Cognitive Career Theory (SCCT). The purpose of this study is to determine the learning model in the Islamic economics department in shaping student career choices in the sharia finance industry. The results of this study indicate an increase in the number of sharia financial institutions, enthusiasts of the Islamic economics major after market demand and special attention from the government with its various incentive policies, but there is a decline in student career choices in the sharia finance industry. The conclusion of this study shows that the decline in student career choices in the sharia finance industry is caused by many factors. In order to provide solutions to the above problems, efforts to improve several designs or learning models on campus need to be improved and enhanced. The most dominant learning model with a percentage of 83.5% is the integration model of religious and general sciences. Next followed by the supervisory teacher motivation intensity model with a percentage of 86.4%.*

**Keywords:** *Learning Models, Department of Sharia Economics, Career, Sharia Financial Industry*

## Introduction

The fact that the rapid development of the Islamic economy and the Islamic financial industry and other Islamic financial institutions is certainly very encouraging, especially for Muslims in Indonesia. This development is an encouraging thing because Muslims can transact economically calmly and comfortably according to the teachings of the Islamic religion and can also be considered as worship.

This development must of course be in line with the availability of qualified human resources (HR), both in quantity and quality. If there is a shortage of qualified HRs, it is unlikely that these institutions can carry out their roles and functions properly.<sup>1</sup>

In the current era of *sharia* economic development, the presence of an institution is needed to become the center of Islamic economic study and development and also the active role of all components of the Muslim community, especially academics. In this case, what is expected to be able to study and develop Islamic economics is a university that has a vision and mission for the study and development of Islamic economics.<sup>2</sup>

The tertiary institution in question is certainly not an “*ivory tower*”, but must play an active role in bringing prosperity to the community. Higher education institutions must have clear references both to their vision and mission, the qualifications and competences of their lecturers, the curriculum and the resulting output qualification profiles. The scientific specifications of Islamic religious higher education basically must prioritize aspects of their scientific methodology and be agreed upon by the intellectuals (the intellectual’s community).<sup>3</sup>

Human resources in the Islamic financial industry are Islamic-based entities to comply with the principles and rules of Islamic law, so human resources required specifications and knowledge between personnel in Islamic financial institutions.<sup>4</sup> In order to

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<sup>1</sup>Syed Nawab Haider Naqvi, *Menggagas Ilmu Ekonomi Islam* (Yogyakarta: Pustaka Pelajar, 2003), 139.

<sup>2</sup>Lukman Fauroni, *Arah dan Strategi Ekonomi Islam* (Yogyakarta: Magistra Insania Press, 2006), 58.

<sup>3</sup>*Ibid.*, 59.

<sup>4</sup>Marai A. D. Abdalla, et.al., “*Human Requirement for the Success of the Islamization of Conventional Banks*”, *Asian Journal of Management Sciences and Education*, Vol. 4 No. 1, 2015, 82-91.

fulfill the human resources required by the Islamic financial industry and other Islamic financial institutions, the department of Islamic economics comes with a vision and mission that is centered on the status of institutions that are superior, have quality and make their best contribution to support the development of the Islamic economy in Indonesia and in order to provide as much the number of benefits for the nation and state.

*Sharia* economics is one of the most popular study programs in Islamic religious colleges. This discipline emerged as an answer to the growing development of Islamic financial institutions, as well as the increasing interest in realizing Islamic economics in society. The high growth of the Islamic financial industry certainly requires the support of professional human resources. *Sharia* economics graduates can work in the Islamic Financial Industry (IFI), both in Islamic financial institutions in the form of banks or non-banks.

The Islamic financial industry in this study includes Islamic banking and non-Islamic banks such as *sharia* insurance, Islamic pension funds, Islamic finance companies, Islamic bonds (*sukuk*), Islamic mutual funds, and other Islamic capital market activities.<sup>5</sup> A career at Islamic financial industry means working at one of these *sharia* financial institutions, both banks and non-banks, including establishing micro *sharia* financial institutions such as *sharia* cooperatives or *Baitul Mal Wattamwil* (BMT) themselves. Being an employee or owning a *sharia* financial institution is a form of contribution in developing the Islamic financial industry.

Tracing data related to the background of the workforce in Islamic banking according to the results of research at the University of Indonesia in 2003, that 90% of the workforce of Islamic banks do not have a background in economic education or Islamic banking.<sup>6</sup> Based on the *Sharia* Financial Development Report in 2017, the number of workers has increased from 2013 to 2016, then decreased until 2018.<sup>7</sup> This decrease in the number of workers indicates the fact that the proportion of workforce in Islamic financial industry is dominated by graduates from non-Islamic economic study programs.

The predicate of *alumni* of Islamic economics does not guarantee that graduates can dominate the labor market at Islamic financial

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<sup>5</sup>Otoritas Jasa Keuangan, *Laporan Perkembangan Keuangan Syariah Indonesia*, 2017.

<sup>6</sup>Nurul Huda, et.al., "*Daya Serap Lulusan Program Studi Ekonomi Keuangan Islam: Pendekatan Alignment Index dan Exploratory*", *Tsaqafah*, Vol. 12 No. 1, 2016, 139.

<sup>7</sup>Otoritas Jasa Keuangan, *Laporan Perkembangan Keuangan Syariah Indonesia*, 2017.

industry. *Sharia* economics graduates must compete with non-Islamic economics *alumni* and in the end, Islamic financial industry is filled with more non-Islamic economics *alumni*.

Student career choices are closely related to the learning process. Therefore, the learning model is a major factor in this study. The aim is to prove whether the learning content in its entirety promotes Islamic economic values including Islamic financial industry, so that students really have the confidence to be involved in Islamic financial industry. If the learning varies, especially with the large role of the lecturer in it, then career plans can vary depending on the lecturer and the learning model.

Thus, this study intends to determine the factors that influence students in choosing a *sharia* economics study program and whether it is related to future career opportunities, how learning can support or change student career choices, and how learning is in line with the development of Islamic economics. This research carries the title "*Learning Models in Sharia Economic Department in Forming Student Career Options in the Sharia Financial Industry*".

This study adopts a quantitative research design, where the main objective is to identify the factors that influence the selection of study programs, career choice plans, the role of learning in career choices, and the suitability of learning with the needs of developing Islamic financial industry.

This research will use a quantitative method, namely the theory of planned behavior, which requires quantitative data from the respondents to determine their high school background, parent's occupation (social status), and desired career plans. For correspondence analysis, the primary data required in this study were obtained from a field survey, where the samples were selected from students in semester 5 and 7 at the state Islamic religious college which has an undergraduate program in Islamic economics in east java, namely IAIN Ponorogo and has carried out an apprenticeship program.

The practical urgency of this research is expected to be a contribution of thought for parties interested in this research, especially academics. One of them can provide input for study programs regarding learning that can encourage the choice of the profession of Islamic economics students in the world of work. The world of work is the final place or goal for scholars to devote

themselves after graduating from college in carrying out social responsibility to society.<sup>8</sup>

## Literature Review

### A. Background Theory

Definition of learning according to Constitution Number 20 of 2003 concerning the National Education System states that learning is a process of interaction of students with educators and learning resources in a learning environment.<sup>9</sup> While the definition of the learning model according to Regulation of the Minister of Education and Culture Number 103/2014 is a conceptual and operational learning framework that has a name, characteristics, logical sequence, arrangement, and culture.<sup>10</sup>

To analyze the relationship between student beliefs and behavior in the learning model in the Islamic economics department, the researcher used the Theory of Planned Behavior (TPB) and to analyze the role of the learning model on self-confidence and interest and career decision making, the researcher used the Social Cognitive Career Theory (SCCT).

The theory of planned behavior is a theory that connects a person's beliefs and behavior. The theory states that attitudes, subject norms, and perceived behavioral control together shape individual intentions and behavior. This concept was proposed by Icek Ajzen to increase the predictive power of the theory of reasoned action by including perceived behavioral control.<sup>11</sup>

The social cognitive career theory was developed by Lent, Brown and Hackett.<sup>12</sup> Social Cognitive Career Theory (SCCT) which is based on Albert Bandura's sociocognitive theory is a theory that explains the career decision-making process. According to this theory, which determines career selection and development is a combination of three main variables, namely self-confidence, expected results, and

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<sup>8</sup>Muhammad Syafi'i Antonio, *Bank Syariah dari Teori ke Praktik* (Jakarta: Gema Insani Press, 2001), 255.

<sup>9</sup>Pasal 20, UU No. 20/2003.

<sup>10</sup>Pasal 2 Ayat 5, Permendikbud No.103/2014.

<sup>11</sup>Icek Ajzen, "The Theory of Planned Behavior", *Journal of Organizational Behavior and Human Decision Processes*, Vol. 50 No. 2, 1991, 179-211.

<sup>12</sup>Steven D. Brown and Robert W. Lent, *Career Development and Counseling: Putting Theory and Research to Work* (New Jersey: John Wiley & Sons Inc, 2012), 412.

personal goals. According to SCCT, the success of career counseling lies in the ability of the counselor to help individuals predict a good type of career. Of course, the role of a counselor or motivator in each university is carried out by the academic community, namely the Chancellor, Dean, Head of Departments, and in particular by academic supervisors in their respective majors.

## B. Previous Studies

The career choices of Islamic economics students have actually been researched in previous studies. Among them is research by Daharmi Astuti and Deswita Maharani entitled "*Competencies of Graduates of Sharia Economics in the World of Work (Urgency and Hope)*".<sup>13</sup> This study aims to determine to what extent the level of ability and competence possessed by graduates/*alumni* of the Riau Islamic University (UIR) Islamic economics degree and what efforts have been made by Islamic religion faculty of UIR of the *sharia* economics study program in preparing quality graduates. The research method used is quantitative. The results of his research show that *first*, the competence of *sharia* economics graduates in the world of work shows good results. *Second*, the efforts made by the Islamic faculty of Islamic University of Riau in preparing the competence of *sharia* economics graduates include compiling a curriculum in accordance with the demands of the world of work, providing relevant lecturers to the department, developing strategic plans, and other supporting efforts such as providing facilities and infrastructure proven to be useful and effective for the competence of *sharia* economics graduates in the world of work.

Research conducted by Astuti and Maharani shows that *sharia* economics graduates are able to compete well in the world of work and FAI UIR has proven to be able to contribute to the competence of *sharia* economics graduates who are absorbed in the world of work. However, the results of Astuti and Maharani's research have not been able to explain the motivating factors for students to form career choices in the Islamic finance industry, so further research is needed to determine the causes of this phenomenon.

Furthermore, there is research by Nurul Huda, Nova Rini, Desti Anggraini, Khamim Hudori, and Yosi Mardoni entitled

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<sup>13</sup>Daharmi Astuti dan Deswita Maharani, "*Kompetensi Lulusan Sarjana Ekonomi Syariah dalam Dunia Kerja (Urgensi dan Harapan)*", *Jurnal al-Hikmah*, Vol. 12 No. 2, 2015, 132.

*“Absorption Power of Graduates of the Islamic Financial Economics Study Program, Alignment Index and Exploratory Approaches”*.<sup>14</sup> This study aims to determine the absorption capacity of graduates of Islamic economics and finance study programs and practitioners of Islamic financial economics about SDI with the Alignment Index (AI) and exploratory approaches. The research method used is qualitative with the Alignment Index model and exploratory research approach. The results of their research indicate that there are differences in perceptions between *sharia* financial industry practitioners and academics of Islamic economics and finance study programs regarding human resources. Islamic finance industry practitioners have the perception that human resources are highly competent as seen from their great soft skills. Meanwhile, academics in the Islamic economics and finance study program have the perception that human resources are resources who understand the high concepts of Islamic economics and Islamic finance, so that the curriculum implemented is not based on a competency-based curriculum.

Research conducted by Nurul Huda, et. al. shows that the synergy between practitioners of the Islamic finance industry and managers of Islamic economics and finance study programs can be realized in the form of a competency-based curriculum. The competency-based curriculum focuses on soft skills and hard skills for students, so that graduates of Islamic economics and finance study programs not only have good hard skills, but also have high soft skills. However, the results of Nurul Huda, et. al. research have not been able to explain the driving factors for students to form career choices in the Islamic finance industry, so further research is needed to determine the causes of this phenomenon.

Furthermore, a research from Suryani entitled *“The Significance of Islamic Economics Study in Discipline of Modern Economics”*.<sup>15</sup> This study aims to determine the importance of a *sharia* economic curriculum that can optimize graduate competencies. The research method used is qualitative exploratory. The results of his research indicate that the appropriate learning method to improve the quality of *sharia* economics graduates is a competency-based curriculum that combines text and context approaches.

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<sup>14</sup>Nurul Huda, et.al., *“Daya Serap Lulusan Program Studi Ekonomi Keuangan Islam”* ..., 131.

<sup>15</sup>Suryani, *“The Significance of Islamic Economics Study in Discipline of Modern Economics”*, *Journal of Indonesian Economy and Business*, Vol. 27 No. 1, 2012, 111.

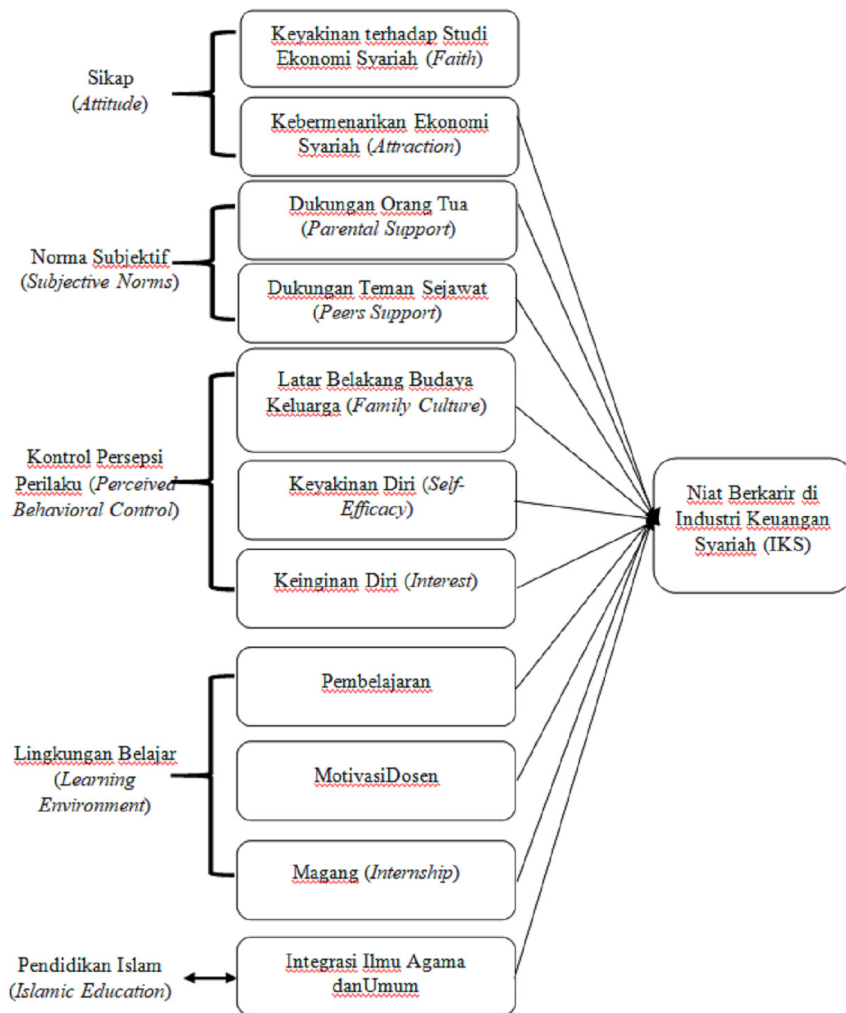
The research conducted by Suryani shows that the Islamic economics study program which has a competency-based curriculum will be very ready and adequate to produce qualified human resources in the Islamic economic and financial industry. However, Suryani's research results have not been able to explain the causes of student career choices in the Islamic finance industry, so further research is needed to determine the causes of this phenomenon.

### C. Conceptual Framework

This research is different from previous research, because several previous studies discussed more about the distribution of graduates (Astuti and Maharani; Huda, et. al.) and the importance of a *sharia* economic curriculum that combines text and context to optimize graduate competence (Suryani). This research was conducted to identify the factors that influence student career choices in the Islamic finance industry. This study describes all internal and external factors of students that involve components of attitudes, subjective norms, control of perceived behavior, learning environment and Islamic education.



Figure 1: Conceptual Framework of Theory of Planned Behavior (TPB)



Source: Data Processing Results.

From several previous studies that examined the factors that influence career intentions in the Islamic financial industry, the following conceptual framework can be described: (1) Attitude, how a person judges something pleasant or not; (2) Subjective norms, social pressure obtained to take an action or no; (3) Control perceptions of

behavior, one's perception of the ease or difficulty of taking action; (4) Learning environment, an environment that allows students to learn and achieve goals; (5) Islamic education, Islamic education has different characteristics that do not only emphasize aspects of knowledge.

In this study, the five factors were developed into eleven factors studied, namely: (1) Belief in *sharia* economic studies (faith); (2) Attractiveness of the *sharia* economy (attractiveness); (3) Parental support; (4) Support from friends (peers support); (5) Family culture background; (6) Self-efficacy; (7) Self-interest; (8) Integration of religious and general knowledge; (9) Teaching; (10) Lecturer motivation; (11) Apprenticeship (internship).

**Table 1: Factors Affecting Student Career Choices at Islamic Financial Industry**

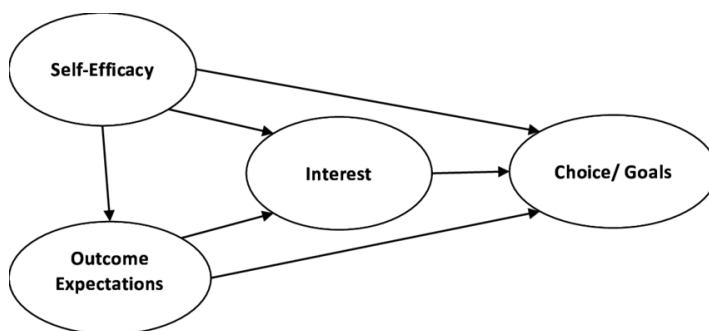
| No  | Code | Factors  |
|-----|------|--|
| 1.  | X1   | Belief in <i>Sharia</i> Economic Studies (Faith)     |
| 2.  | X2   | Attraction of <i>Sharia</i> Economy (Attractiveness) |
| 3.  | X3   | Parental Support                                     |
| 4.  | X4   | Peers Support  |
| 5.  | X5   | Family Cultural Background (Family Culture)          |
| 6.  | X6   | Self-Confidence (Self-Efficacy)                      |
| 7.  | X7   | Self-Desire (Interest)                               |
| 8.  | X8   | Integration of Religion and General Sciences         |
| 9.  | X9   | Teaching   |
| 10. | X10  | Lecturer Motivation                                  |
| 11. | X11  | Apprenticeship (Internship)                          |
| 12. | Y    | Career Intentions in the Islamic Finance Industry    |

In this attitude factor, students' rate something as pleasant or not. This attitude is represented by two factors, namely *first*, the belief in the study of Islamic economics with indicators of what is its use, what is good, and what is its value. *Second*, the attractiveness of *sharia* economics with indicators of convenience and pleasure in taking *sharia* economic studies. On the subjective norm factor, students feel social pressure when pursuing Islamic economic studies. This subjective norm is represented by two factors, *first*, parental support with indicators of how the parents' thoughts, hopes and opinions are when students pursue *sharia* economics studies. *Second*, peer support

with indicators of how friends think and opinions when students study Islamic economics.

In the behavioral perception control factor, students perceive the ease or difficulty arising from studying Islamic economics. This behavioral perception control is represented by three factors, *first*, cultural background with indicators of the possibility of *sharia* economics being applicable and ease of implementation. *Second*, self-confidence with indicators of self-confidence and ease of application. *Third*, self-desire with indicators of purity of self-desire and attraction. In the learning environment factor, what is meant is the environment that allows students to learn and achieve their goals. This learning environment is represented by three factors, *first*, teaching with indicators of transfer of Islamic values and planting of morals and Islamic principles in *mu'amalah*. *Second*, lecturer motivation with indicators of lecturer encouragement related to the application of *sharia* economics, lecturer motivation to work in the Islamic financial industry, positive/negative attitudes of lecturers towards the development of the Islamic finance industry in Indonesia, and lecturer experience in the practical world in the Islamic finance industry. *Third*, internships with indicators of the success history of others in the internship, and the experience and knowledge gained from the internship.

Figure 2: Social Cognitive Career Theory (SCCT) Framework



Source: Refereed papers from the 38<sup>th</sup> HERDSA Annual International Conference.<sup>16</sup>

<sup>16</sup>Sophie McKenzie, et. al., "Developing Career Aspirations of Information Technology Students at Deakin University", in T. Thomas, et. al. (Eds.), *Research and Development in Higher Education: Learning for Life and Work in a Complex World*, Vol. 38 (Melbourne: HERDSA Inc, 2015), 334.

Regarding the factor of Islamic education, all students at Islamic religious colleges both public and private should get the message and the impression that Islamic education has different characteristics from general education, namely not only emphasizing aspects of general knowledge but also on the cultivation of *sharia* morals or values become the character of Islamic economics students. This Islamic education means the integration of religious and general knowledge with indicators of the integration of general science and religion in the curriculum, the weight of basic subjects of religion/*sharia* (Arabic, *fiqh*, etc), the weight of general basic subjects (introduction to microeconomics, etc), and the weight of practical integration courses in general and religion (Islamic financial management, Islamic economics, etc). However, there is not only an integration of religious and general sciences, but rather the realization of a balance of content between the two in the learning process of students majoring in Islamic economics in the classroom.

To find out the learning model of the Islamic economics department in shaping student career choices in the Islamic finance industry, the researcher designed a conceptual framework with a combination of the two theories above as follows:

**Table 2. Indicators of Factors Affecting Career Choices in the Islamic Financial Industry**

| Initial Construct            | Definition  | Indicator   | New Construct   | Indicator   | Previous Studies                   |
|------------------------------|---|---|---|---|------------------------------------|
| Attitude                     | The rate at which someone judges something pleasant or not  | <ol style="list-style-type: none"> <li>Useful</li> <li>Comfortable</li> <li>Good</li> <li>Value</li> <li>Fun</li> </ol>   | Belief in Sharia Economic Studies (Faith) (X1)        | <ol style="list-style-type: none"> <li>Useful</li> <li>Good</li> <li>Value</li> </ol> (Ajzen, 1991)   | Duffy and Blustein (2005)          |
|                              |   |   | Attraction of Sharia Economy (Attractiveness) (X2)    | <ol style="list-style-type: none"> <li>Comfortable</li> <li>Fun</li> </ol> (Ajzen, 1991)  | Mochi (2017)                       |
| Subjective Norms             | Social pressure obtained to take an action or not   | <ol style="list-style-type: none"> <li>The thoughts of others</li> <li>Other people's expectations</li> <li>Opinions of others</li> </ol>   | Parental Support (X3)                                 | <ol style="list-style-type: none"> <li>Parental thinking</li> <li>Parents' expectations</li> <li>Opinions of parents</li> </ol> (Ajzen, 1991)   | Farrukh (2017)                     |
|                              |   |   | Peers Support (X4)                                    | <ol style="list-style-type: none"> <li>Thought of friends</li> <li>Opinions of friends</li> </ol> (Ajzen, 1991)   | Auyeung and Sands (1997)           |
| Perceived Behavioral Control | A person's perception of the ease or difficulty of taking action                                  | <ol style="list-style-type: none"> <li>Maybe</li> <li>Right</li> <li>Convenience</li> <li>Self-confidence</li> <li>Self-desire</li> </ol>   | Family Cultural Background (X5)                       | <ol style="list-style-type: none"> <li>Perhaps, it is applicable</li> <li>Right</li> </ol> (Ajzen, 1991)  | Wong and Liu (2010)                |
|                              |   |   | Self-Efficacy (X6)                                    | <ol style="list-style-type: none"> <li>Self-confidence</li> <li>Convenience</li> </ol> (Ajzen, 1991)  | Ahmad et al. (2015)                |
| Learning Environment         | An environment that allows students to learn and achieve goals                                    | <ol style="list-style-type: none"> <li>Physical (buildings, learning facilities)</li> <li>Assignments (material / content, learning methods)</li> <li>Psychological (behavior, motivation)</li> </ol>             | Self-Interest (X7)                                    | <ol style="list-style-type: none"> <li>Desire yourself</li> <li>Interested</li> </ol> (Ajzen, 1991)   | Ahmad et al. (2015)                |
|                              |   |   | Integration of Religion and General Sciences (X8)     | <ol style="list-style-type: none"> <li>There is an integration of general science and religion in the curriculum</li> <li>The weight of basic subjects of religion / sharia (Arabic, Jurisprudence, etc.)</li> <li>General basic course weight (Introduction to Microeconomics, etc.)</li> <li>The weight of general and practical religious integration courses (Islamic Financial Management, Islamic Economics, etc.)</li> </ol> (Bahroni, 2014) | Lamb and Ball (1999)               |
| Islamic Education            | Islamic education has different characteristics which do not only emphasize the knowledge aspect. | <ol style="list-style-type: none"> <li>Integration of religious and general knowledge</li> <li>Cultivation of sharia morals or values</li> <li>The teacher's role in shaping the character of students</li> </ol> | Teaching (X9)   | <ol style="list-style-type: none"> <li>Transfer of Islamic values</li> <li>Cultivation of morals and sharia principles in muamalah</li> </ol> (Bahroni, 2014)   | Naidoo et al. (2017)               |
|                              |   |   | Lecturer Motivation (X10)                             | <ol style="list-style-type: none"> <li>Encouragement from lecturers related to the application of Islamic economics</li> <li>Motivation of lecturers to work at Islamic Financial Industry.</li> <li>Positive / negative attitudes of lecturers towards the development of Islamic Financial Industry. in Indonesia</li> <li>Lecturer experience in the practical world at Islamic Financial Industry.</li> </ol> (Leung, 2008)                     | Leung (2008)                       |
| Choice/ Intention            | Motivational factors that will influence behavior   |   | Apprenticeship (Internship) (X11)                     | <ol style="list-style-type: none"> <li>The success of others at the internship</li> <li>Experience and knowledge gained from internships.</li> </ol> (Leung, 2008)  | Leung (2008), Tong and Tong (2012) |
|                              |   |   | Career intentions in the Islamic finance industry (Y) | <ol style="list-style-type: none"> <li>Purpose</li> <li>Try</li> <li>Plan</li> </ol> (Ajzen, 1991)  |                                    |

Methodology

A. Data

The State Islamic Religious College/PTKIN is under the responsibility of the Ministry of Religion. There are three types of

tertiary institutions that fall into this category, namely: State Islamic University (UIN), State Islamic Institute (IAIN), and State Islamic Religious College (STAIN). Currently PTKIN may be 58 consisting of 17 UIN, 34 IAIN, and 7 STAIN. The number or majors of *sharia* economics study programs reached 58 at PTKIN, while nationally the total number of *sharia* economics study programs reached 220.

The number of students in the Department of Islamic Economics, Faculty of Economics and Islamic Business, IAIN Ponorogo, is recorded as 1220 students.<sup>17</sup> To facilitate data analysis, students who are the object of research are only in semester 5 and 7, which amounted to 258 people.

## B. Model Development

This research uses quantitative methods with the Theory of Planned Behavior (TPB) approach which requires quantitative data. The learning model is analyzed using the Social Cognitive Career Theory (SCCT) approach. This study does not intend to examine the relationship between conceptual frameworks, but to conduct interviews regarding the role of the three constructs of determinants of behavior, namely attitudes, subjective norms, and behavioral perception control on the choice of *sharia* economics study program. Indicators include attitudes (assessments) such as whether *sharia* economics courses are useful, valuable (subjective norms such as the role of others in the selection of Islamic economics study programs, as well as behavioral perception control such as whether studying in Islamic economics is possible for oneself), and so on.

The data was collected by using quantitative methods, namely through questionnaire surveys, interviews, and observations. In preparing the questionnaire, researchers used a Likert scale to make it easier to measure respondents on a scale of approval or disagreement with the object of the statement, the levels of which are, Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS).

Interview according to Sugiyono,<sup>18</sup> *“The interview is used as a data collection technique if you want to conduct a preliminary study to find problems that must be investigated and also if the researcher wants to*

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<sup>17</sup>Retrieved from <https://forlap.kemdikbud.go.id/prodi/detail/MzdFODMwRjAtMjExOC00ODU4LTg3MEUtRjM5OUFDMzM5RDcx>, accessed on September 30, 2020.

<sup>18</sup>Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R & D* (Bandung: Alfabeta, 2015), 194.

know the things of the respondents that are more in-depth and the number of respondents is small", in this study interviews are used to strengthen the results of the questionnaire/questionnaire.

The interview technique was conducted using a structured interview format between researchers and informants, which was then added to the data needed to complete the previous data through focus group discussions. The observations were made to obtain research data with the presence of the researcher at the research location. The researcher observed the learning process in the class 5 and 7 semesters of the Islamic economics department at IAIN Ponorogo.

### C. Method

The data analysis method in this study was adjusted to the type of data that was collected at the time of the research. By using a Likert scale to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena.<sup>19</sup> A multiple choice questionnaire where each item of question is provided with five answers with each score as follows:

**Table 3: Respondents' Answers Rating Scale**

| No. | Answer | Score | Percentage Value |
|-----|--------|-------|------------------|
| 1.  | A      | 5     | 80% - 100%       |
| 2.  | B      | 4     | 60% - 79,99%     |
| 3.  | C      | 3     | 40% - 59,99%     |
| 4.  | D      | 2     | 20% - 39,99%     |
| 5.  | E      | 1     | 0% - 19,99%      |

Likert Scale Formula:  $\Sigma (T x Pn) = N$

Information:

T = Total number of respondents who voted

Pn = Choice of Likert score

N = Total score

Interpretation of the calculation score:  $Kategori = \frac{N}{Y} x 100\%$

Information:

Y = Highest score x Number of Respondents

<sup>19</sup>Sugiyono, *Metode Penelitian Administrasi* (Bandung: Alfabeta, 2012), 107.

## Result and Analysis

### A. Results

The data collection stage of this research was carried out for 2 months and sourced from 258 students majoring in Islamic economics at the State Islamic Institute Ponorogo in semester 5 and 7 to optimize the rate of return. Of the 258 questionnaires distributed, only 242 were collected by the research team. To explore data through questionnaires, researchers used a Likert scale on the questionnaire to determine the level of agreement with the statements provided by selecting one of the available options.<sup>20</sup>

To strengthen the results of data analysis, researchers added secondary data obtained through the interview process and focus group discussion activities. The information obtained from interviews and Focus Group Discussion is scientific opinions, impressions, and objective suggestions from informants that can strengthen the initial hypothesis of this study.

According to Iza Hanifuddin, every individual human being has four learning houses that affect and cover his life from childhood to adulthood, namely: (1) Family, the influence of parents and other family members with all its dynamics; (2) Schools/*pesantren*/campuses, the influence of teachers, *kyai*, and lecturers with all their dynamics; (3) Society, the influence of social dynamics with everything in it; and (4) Dream/future, the influence of identity, imagination, ideals and orientation of life. In the learning process, the class is a picture of what is outside the classroom. Because learning in the classroom is formed by learning structures outside the classroom, namely: (1) Human resources with logical thinking and movement orientation; (2) Organizational structure; (3) Institutional structure; (4) The direction of state policy.<sup>21</sup>

The learning curriculum is recognized as having a role in shaping student career choices in the Islamic finance industry. The curriculum is not just tinkering with words, shifting sentences to become a document to fulfill the orientation and tendency of change, but it acts as a control device, anticipation, and solutions for change. Simply put, curriculum is the content of the great ideals of education.

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<sup>20</sup>*Ibid.*, 199.

<sup>21</sup>Interview with Dr. Iza Hanifuddin, M.Ag. on April 13, 2020, at Master Program Office of *Sharia* Economics Department, Pascasarjana IAIN Ponorogo building.



Unfortunately, the existing facts show that the organizational structure of education is still filled by those who are “cool and calm” with enthusiasm in educating and passionate about *sharia* economics. This means that it is still dominated by people who prefer to activate themselves at the administrative and formality levels.<sup>22</sup>

Until now, the IAIN Ponorogo campus and almost all IAIN/ UIN already have a Faculty of Economics and Islamic Business (FEIB) which takes a position or is positioned as the biological mother of academic civilization, then the Department of *Sharia* Economics as a micro-economic thought movement (starting from the individual respectively), then the Department of Islamic Banking as a macroeconomic mindset (applied massively to the public with the support of legality), then the Department of *Zakat* and Waqf Management as a supporter of the invisible hand. All of these parties must be able to increase synergy in creating learning concepts or models that are expected to be able to make student career choices focused on the Islamic finance industry.

#### B. Robustness Test

The results of the data analysis obtained are as follows:

$$\text{Index Formula \%} = \frac{\text{Total Score}}{Y \times 100}$$

To find out the interval (range of distance) and interpretation of the percent in order to find out the assessment by the method of finding the percent score interval (I).

Interval Formulas:

$$I = \frac{100}{\text{Total Score (Likert)}} = 100/5 = 20, \text{ Result (I) = 20}$$

The score interpretation criteria are based on the interval:

Numbers 0% - 19.99% = Strong Disagree/Bad/Very Poor)

Numbers 20% - 39.99% = Disagree/Not Good

Numbers 40% - 59.99% = Fair/Neutral

Numbers 60% - 79.99% = Agree/Good/Like

Numbers 80% - 100% = Very Agree/Good/Like

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<sup>22</sup>*Ibid.*

Survey analysis results:

X1 = 49.2%. Fair or neutral category.

X2 = 52.3%. Fair or neutral category.

X3 = 64.5%. Category agree or good or like.

X4 = 52.3%. Fair or neutral category.

X5 = 64.8%. Category agree or good or like.

X6 = 73.6%. Category agree or good or like.

X7 = 57,7%. Fair or neutral category.

X8 = 83.5%. Categories strongly agree or good or like.

X9 = 65.8%. Category agree or good or like.

X10 = 86.4% Category strongly agree or good or like.

### C. Analysis

Based on the calculation of the Likert scale to determine the factors that influence the learning model of the Islamic economics department in shaping student career choices in the Islamic finance industry, it can be seen that there are four factors that fall into the sufficient or neutral category, namely: X1, Belief in *Sharia* Economic Studies (Faith); X2, Attractive *Sharia* Economy (Attractiveness); X4, Peers Support; and X7, Interest.

There are four factors that fall into the agree or good or like category, namely: X3, Parental Support; X5, Family Culture Background; X6, Self-Efficacy; and X9, Teaching.

Meanwhile, two other factors fall into the category of strongly agree or good or like, namely: X8, Integration of Religion and General Sciences; and X10, Lecture's Motivation. The final hypothesis that can be concluded is that factor X8, the integration of religious and general knowledge and factor X10, the lecturer motivation has a very high level of approval from a total of 242 respondents.

Furthermore, it can be explained that the career choices of students majoring in *sharia* economics in the *sharia* financial industry or other Islamic financial institutions are largely determined by *first*, how the curriculum of the *sharia* economics department is designed to combine and equate the standard content of religious science (arguments about economics in the Holy Qur'an and al-Hadith) with a content of general science (conventional economics) so that students are able to filter the general economic concept with the limitations of *sharia* (*maqashid syariah*) so that all *sharia* economic theories that have been studied during college can be implemented

in the individual student's daily life. *Second*, how the IAIN Ponorogo academic community, starting from the elements of institutional leaders, faculty leaders, department leaders and in particular subject lecturers and academic supervisors, are able to provide intensive provision, encouragement, advice and motivation to students to focus on career choices according to science and their learning experiences.

## Conclusion and Recommendation

### A. Conclusion

Student career choices can be influenced by several factors, including belief in *sharia* economic studies, attractiveness in *sharia* economics, parental support, peer support, family cultural background, self-confidence, self-desire, integration of religious and general knowledge, teaching, lecturer motivation, and an internship. Of course, all these factors need to be continuously evaluated and improved to support the achievement of the CPL department. However, based on the results of data analysis, it can be seen that there are two factors that most dominantly influence student career choices, especially in the Islamic finance industry, namely *first*, integration and balance between religious and general knowledge. *Second*, intensive and substantive academic motivation from academic supervisors to students.

The results show that there are two models of learning models in the Islamic economics department that are able to shape student career choices in the Islamic finance industry, namely: *first*, the Islamic economics department must design a curriculum and its courses by integrating religious and general sciences, as well as balancing the percentage content of both. so as not to excess in just one science. Where in the four semesters at the beginning of the lecture, general science material is usually given first as basic knowledge. In the four semesters at the end of the lecture, religious science material is given to synchronize Islamic economic theory and practice as well as filter general economic theory and practice that are not in accordance with Islamic law. *The second*, learning model, the head of the *sharia* economics department and the academic supervisor must often provide motivation, support and experience sharing to students since they start studying at the beginning of the semester on campus. The motivation conveyed of course contains support for

connections, support for relations, support for work information, calls and directions to always be committed to their scientific discipline and is strengthened by religious advice which aims to spread Islam and as real evidence of student devotion to Allah SWT in the economic field.

#### B. Recommendation

Synergy and commitment between the leadership elements of higher education institutions, faculties, and departments can be realized in the form of providing facilities, facilities and infrastructure for the implementation of the two learning models that have been concluded in this study. Thus, the efforts made are expected to be able to answer problems or obstacles in student career choices in the Islamic finance industry.

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