



Implementation of Internship Practices and Student Literacy Regarding Sharia Banking on Work Readiness in Sharia Bank

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ABSTRACT

This study aims to determine how much influence work practices and student literacy have on understanding Islamic banking on work readiness in Islamic banks after graduating from college. This type of research is field research with a quantitative approach. The sample used in this study was 74 respondents using statistics, namely SPSS Version 23.

Based on the results of the partial test in this study, there is an influence of apprenticeship practices on work readiness in Islamic banks. But the literacy variable has no effect on work readiness. then this will become input and evaluation material to further improve the quality of the faculty whether it is in accordance with the vision and mission of the university

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Introduction

As time goes by, the world continues to evolve and requires self-qualifications that are able to keep up with the changing times. Humans as caliphs on this earth are required to be able to develop their own potential to adapt themselves to what is needed and desired by the times, one way is by exploring their abilities in formal educational institutions such as universities. Through education, economic growth will contribute based on the assumption that education will produce a workforce that includes a productive workforce because it has competency standards, literacy, mental attitude, high work ethic, and adequate skills.(Teguh Triwiyanto, 2014).

As a support in providing literacy and experience to students of the Islamic Faculty of Economics and Business, Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University regarding the world of work which they did not get while studying formal education

in lectures, they will be assisted by an internship program that will give students the experience of the world of work in a real way. direct (Elna Sriwarno, dkk, 2020).

The Faculty of Islamic Economics and Business, Syekh Ali Hasan Ahmad Addary Padangsidempuan State Islamic University requires each student to carry out an internship which is carried out for one month after the Odd Semester Final Examination (UAS) in various institutions, namely Sharia Financial/Banking Institutions and Public and Private Agencies and equipping students with skills, literacy, and attitudes through on-campus and off-campus education. On campus, students are provided with courses according to their majors, both theoretically and practically. As for off-campus, students gain skills, literacy, and work attitudes through internship program activities (Irawidya, dkk, 2021).

The internship is practical work carried out to compare the theory obtained in college with the reality that occurs in the field. According to the law, apprenticeship is part of one of the job pieces of training held in a company. The main objective of the internship is to prepare students to enter the world of work and to be able to provide the skills needed by the industry.

In addition, the internship also aims to make students trained in handling and overcoming problems that may arise when dealing directly with the world of work (Sutarman, dkk, 2022). The existence of real problems faced by students when at the internship location is one way to improve the quality of students. Students are strongly encouraged to do internships so that they are even more competent when they enter the world of work. Ana Ernita and Mintasih said that apprenticeships have a big impact even though the apprenticeship knowledge gained is only a little.

According to Yusuf, training in education, such as the implementation of apprenticeship practices, has specific characteristics (related to the field), practical and immediate (has been trained and can be practiced). Usually, this training aims to create conformity and improve mastery of various work skills in a relatively short time (Yusuf, dkk, 2015). Through practical internships, students gain experience regarding the application of Islamic banking which is not obtained in formal education at universities. Internships can increase student understanding due to their participation in carrying out direct activities in Islamic banks. Apart from apprenticeship practices, another factor that can affect work readiness is literacy, especially literacy about Islamic banking. Literacy becomes a basis for the formation of one's behavior. If a person is able to recognize, explain, and analyze a situation then he can be said to have literacy (Ayulina, dkk, 2022).

Individuals are faced with the necessity to find work and become employees in a company. It is this dependence on the availability of jobs that are found to make the workforce less able to support the economic independence of a nation. With technological developments and challenges

in the increasingly stringent labor market, a more flexible, creative, insightful, and adaptable graduate profile is needed through changing work demands.

The Faculty of Islamic Economics and Business, Syekh Ali Hasan Ahmad Addary Padangsidempuan State Islamic University is present on Bumi Dalihan Natolu, becoming a center of excellence, namely the center of Islamic religious higher education in the field of Sharia economics and finance with the most comprehensive study programs in North Sumatra, starting from Sharia Banking, Economics Sharia, Sharia Accounting, Sharia Business Management, and Sharia Financial Management. The Faculty of Islamic Economics and Business (FEBI) has goals and hopes that scholars who graduate from the Faculty of Islamic Economics and Business can excel in developing economics and business science and continue to promote Islamic values to an international standard in accordance with its vision.

Islamic banking graduates are expected to be able to fulfill the competencies of the Islamic banking study program, namely to produce Islamic economics graduates who master Islamic and conventional economics and are capable of applying them, both in the midst of society, government, and private institutions, in a trustworthy, professional, creative and innovative manner. produce Islamic economics scholars who are able to carry out research and analyze issues related to Islamic economics, produce Islamic economics graduates who are able to become independent community servants, economic actors who are moral, virtuous, and have high integrity toward the development of Islamic economics and the establishment of a strong network and functional with alumni.

There were around 30 people (40.5%) who stated that they were not ready to work in Islamic banks. Where 5 of them stated that they were not motivated to work in Islamic banks even though they had studied for about 4 years. This is because they feel that working in an Islamic bank is not their passion, so they want to work in other agencies or become entrepreneurs, while 9 of them said they were unsure of being able to compete with other workers to work in Islamic banks. This is because the internship is only around 45 days and is only done in the final semester. Due to the short duration of the internship, students feel that it is not enough to gain knowledge, experience, and matters relating to Islamic banking directly.

Then not being thorough in doing a job, while in the world of banking, accuracy is an important thing that must be possessed in every individual because bank employees are very closely related to money and there are also those who say they lack good analytical skills and compete with other workers. to work in an Islamic bank.

Seeing this phenomenon, if Islamic banking students themselves are not yet ready to work in Islamic banks, then it is feared that the human resources working in Islamic banks will be dominated by people whose abilities and skills are "crash", in the sense that these people acquire

knowledge. its sharia is only in a short and limited time. Meanwhile, students who come from Islamic banking majors themselves have been provided as much as possible with regard to Islamic banking knowledge.

This research is important to do because it is new research because the research point of view can be used as an evaluation material and new breakthroughs for the performance of teaching staff in faculties related to Sharia banking knowledge that is taught or received during college can already support student work readiness in the field of work in Islamic banking as well as internships that have been carried out by students.

Literatures Review

Internship Practice

Internships are activities and programs carried out individually as well as by apprenticeship program institutions that are used as a means of providing a real picture of the world of work. In addition, an internship is a means for individuals and institutions to provide learning how to communicate or how to relate to each other person within a company or organization. (Rosa Nikmatul Fajri, 2018). Broadly speaking, the notion of apprenticeship is a job training system by integrating the education taken and the competencies previously obtained to be able to participate in the world of work where the results of this work are evaluated and supervised.

Based on Law Number 13 of 2003 Article 1 concerning Manpower, apprenticeship is part of a job training system that is organized in an integrated manner between training at training institutions and working directly under the guidance and supervision of instructors or more experienced workers/laborers, in the process of producing goods. and/or services in the company, in order to master certain skills or expertise.

Purpose of the Internship

Broadly speaking, the apprenticeship process is carried out only for the purpose of developing individual competencies, applying theoretical concepts possessed to be applied to the real world of work practice, developing soft skills, especially communication or making interpersonal relationships, and is expected to be able to solve problems on their own. make decisions and be accountable for them.

The internship practice has other objectives which will be described as follows:

- a. Develop apprentice explicit literacy regarding the theories and principles that underlie a task or job.
- b. Develop the tacit literacy of apprentices, including attitudes and work behavior that are in accordance with the duties of the position they have or will carry out in the future

- c. Develop the work skills of apprentices regarding the duties of the position they have or will carry out in the future.
- d. Socialize apprentices to the complexities of a job and the environment in which the work takes place

Based on the objectives of the internship above, it can be seen that by having practical internship experience, students can improve their learning outcomes, form personal attitudes in the work environment, and train work skills and abilities, especially in the field of Islamic banking (Muhammad Firdaus, dkk, 2021).

The Urgency of Internships in the World of Work

Internship practice is a place to explore one's own passion before applying for a job that one wants and is interested in, turning one's passion into skills that will be used as provisions in carrying out tasks in the real world of work and turning one's passion into real action. which will bring experience and readiness in the real world of work. In producing individuals who are expected to be able to start their careers in the world of Islamic banking after completing their studies, apprenticeship practices will provide an understanding in accordance with the duties of the positions concerned, so that apprentice students can easily adapt to the culture that exists in the world of work.

To get a quality workforce that is in accordance with the needs and desires of companies, especially Islamic banks, Islamic banks must choose reliable sources of human resources. This is considered important considering that if one chooses a workforce that is not in accordance with expectations, it will cause losses for the company and have very fatal consequences. Every effort expended by human resource management is solely to achieve the goals or targets of the company in carrying out its functions (Prasetyo, 2018).

Literacy About Sharia Banking

Literacy is a human activity as a subject (who knows) influences from within himself (immanent and auto-perfective) in relation to an object so that the object with its existence and nature becomes present and real in one subject (Martinus Tukiran, 2021). According to al-Ghazali, literacy can be obtained in two ways, namely by studying under the guidance of a teacher/teacher accompanied by the use of the senses, especially the mind, and the second way is by obtaining literacy from the heart directly through inspiration and revelation which are Rabbani/ladunni learning.

Islamic banks are banks whose activities do not charge interest or charge interest to customers. Sharia banking is often referred to as Islamic Banks, namely banking whose implementation is based on Islamic law or Shari'a. Because based on the law, Islamic banking does not recognize loan interest, because loan interest is considered usury and sinful. In Islamic

banking, what is known is the profit sharing system or ratio, the process of which is equally known and approved by the bank and the customer (Tukma, dkk, 2021).

Indicator Of Literacy

To measure the literacy of students who have attended internships, it can be seen the literacy indicators as follows:

- a. Meaning
- b. Understand
- c. Conclude

Job Readiness

Readiness to work is the overall condition of the individual which includes physical maturity, mental and experience as well as the willingness and ability to carry out a job or activity. Yudhawati and Haryanto argue that readiness refers to the assumption that the organism's satisfaction comes from the efficient use of conduction units, where these units create tendencies that encourage organisms to do or not do something. (Yudhawati, dkk, 2011).

According to Yanto, work readiness can simply be interpreted as a condition that indicates the harmony between physical, mental, and experience maturity so that individuals have the ability to carry out certain activities in relation to work or activities. Work readiness is needed to produce a strong and qualified workforce (Yanto, dkk, 2006). The indicators of work readiness are as follows:

- a. Experience
- b. Interest
- c. Realistic
- d. Communication (Pandji Anoraga, 2017).

Factors Influencing Job Readiness

There are two factors that influence work readiness, namely: internal factors and external factors.

- a. Internal factors include intelligence, capabilities and interests, motivation, health, character and dreams.
- b. External factors include family background and the world of work and relationships with other people (Kartini, 2015).

Method

The location used as the research location is the Faculty of Islamic Economics and Business, Padangsidempuan State Islamic Institute, North Sumatra, from December 2021 until completion. This study uses a quantitative research approach method. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain

populations and samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing hypotheses that are has been established (Sugiono, 2012).

The population in this study were students of the Islamic Economics and Business Faculty of the Padangsidempuan State Islamic Institute of the Islamic Banking Study Program Class of 2018 to facilitate researchers in obtaining data on Islamic Banking Study Program students who had completed internships with a total population of 287 people. The size of the research sample using the Slovin formula approach will be determined by the value of the error rate, where the greater the error rate used, the smaller the number of samples taken (Slamet Riyanto, dkk, 2020). Based on the calculation of the minimum number of samples taken is 74 samples.

For this study, primary data was sourced from Islamic Economics and Business Faculty Students of the Islamic Banking Study Program Batch of the 2018 Padangsidempuan State Islamic Institute regarding the Effect of Internship Practices and Student Literacy on Sharia Banking on Job Readiness in Islamic Banks. Secondary data is finished data and researchers do not need data processing to make sense of the data. As for the data collection technique used in this study, it is necessary to answer the formulation of the research problem using a purposive sampling technique.

In this study, the analytical techniques used were: Descriptive Statistical Analysis, Instrument Validity and Reliability Tests, Basic Assumptions Tests, Classical Assumptions Tests, and Hypothesis Tests (Suci Haryanti, 2021).

Results and Discussion

Based on research conducted by researchers from managing data through the Statistical Product Service Software application (SPSS Version 23), the results of this study are as follows:

It can also be known from the value of the coefficient of determination (R^2) which is used to measure how far the model's ability to explain the variation of the dependent variable. The coefficient of determination starts from 0 (zero) to 1 (one). The value of R^2 which is close to 1 indicates that the variables in the model can represent the problems studied because they can explain the variations that occur in the dependent variable. From the statistical results of the coefficient of determination (R^2), a value of 0.766 or 76.6% is obtained. This states that the independent variables (Internship Practices and Literacy) can influence the dependent variable (Job Readiness) by 76.6%. While the remaining 0.234 or 23.4% is influenced by other variables not examined in this study.

The Influence of Partial Internship Practices on Job Readiness in Islamic Banks.

The results of the regression calculations show that apprenticeship practices have a significant effect on the Job Readiness of Sharia banking students at the State Islamic University of Syekh Ali Hasan Ahmad Addary Padangsidempuan. Job readiness can be formed if a student has the desire to be able to do a job with satisfactory results or maximum results. Work readiness is now a must-have for every student in carrying out their work so that they can work well and effectively. Every company strives to get employees involved in organizational or company activities that can provide work performance, in the form of the highest possible Job Readiness to realize predetermined goals.

Based on statistics partially, it shows that the hypothesis testing was carried out by researchers by looking at the comparison between t_{count} and t_{table} and the level of significance. If $t_{count} > t_{table}$ and significance value < 0.1 then H_0 is rejected and H_a is accepted, meaning that the independent variable (X1) has an effect on the dependent variable (Y). Vice versa, if $t_{count} < t_{table}$ and significance level > 0.1 , then H_0 is accepted and H_a is rejected, meaning that the independent variable (X1) has no effect on the dependent variable (Y).

In this study the results of the Apprenticeship Practice variable test were able to obtain t_{count} with a value of 15.007 greater than the t_{table} of 1.294, with a significance level of less than 0.1 (0.000 < 0.1) meaning that H_0 was rejected and H_a was accepted. This shows that the internship practice variable has a significant effect on Job Readiness in Islamic banks, which means that the internship experience possessed by Islamic banking students has an effect on Job Readiness in Islamic banks.

This research is supported by the results of previous studies that have been conducted by Handika Saut Raja Tambunan with the title "The Influence of Internships on Student Work Readiness in the Faculty of Islamic Economics and Business Islamic Banking Study Program IAIN Padangsidempuan" where the results of his research also show that Internships affect student Job Readiness.

Another study conducted by Marshelly Apriani also showed that Internship Practices had an effect on student readiness to work in Islamic banks. The results of this study were due to the fact that during the internship practice at Islamic banks, students gained knowledge that was not obtained on the lecture bench and felt closer to the work they wanted to pursue because they had a greater opportunity to directly practice work at Islamic banks. On the other hand, it is caused by the suitability of work prospects with the study program, namely Islamic banking which wants to continue the literacy that has been learned and a comfortable work environment, and Islamic bank employees who are friendly also affect student work readiness. And another reason that influences Internship Practices on Job Readiness is to make it easier to apply for jobs because you already have Internship Experience.

The Effect of Partial Literacy on Job Readiness in Islamic Banks.

Based on statistics partially, it shows that the hypothesis testing was carried out by researchers by looking at the comparison between t_{count} and t_{table} and the level of significance. If $t_{count} > t_{table}$ and significance value < 0.1 then H_0 is rejected and H_a is accepted, meaning that the independent variable (X_2) has an effect on the dependent variable (Y). Vice versa, if $t_{count} < t_{table}$ and significance level > 0.1 , then H_0 is accepted and H_a is rejected, meaning that the independent variable (X_1) has no effect on the dependent variable (Y).

However, in this study, the results of the Literacy test were able to obtain t_{count} with a value of 0.140 which is smaller than the t_{table} of 1.294, with a significance level of less than 0.1 ($0.889 > 0.1$) meaning that H_0 is accepted and H_a is rejected. This shows that the Literacy variable does not have a significant effect on Job Readiness in Islamic banks, which means that a high level of Literacy does not necessarily affect student Job Readiness.

This research is supported by the results of previous research conducted by De Phonna Arista with the title "The Influence of Internship and Literacy Practices on Job Interests in Islamic Banking" saying that the results of the study show that the Literacy variable has a t_{count} smaller than t_{table} ($0.067 < 2.007$) with a level the significance of 0.947 is greater than 0.05, meaning that the literacy variable has no effect on work interest.

In contrast to the results of research conducted by Galih Noviantoro with the title "The Influence of Entrepreneurial Literacy, Entrepreneurial Motivation and Family Environment on Interest in Entrepreneurship in Accounting Students at the Faculty of Economics, Yogyakarta State University" which states that there is an influence of literacy on student work interest where the t count is 3.430 greater than the t table of 1.655 with a significance level of 0.0005 which is less than 0.05. The results of this study stated that the greater the Islamic literacy possessed by students, the greater the interest of students to work in Islamic banks, meaning that there is an influence from literacy on work interest, this is because someone who already has literacy will be more thorough in analyzing and making decisions in continuation of his career. Then with literacy, it can form a career mindset and mental attitude that will increase career interest in students.

The Effect of Simultaneous Internship and Literacy Practices on Job Readiness in Islamic Banks.

Based on simultaneous statistical tests, it shows that the hypothesis testing was carried out by researchers by looking at the comparison between F_{count} and F_{table} and the level of significance. If $F_{count} > F_{table}$ and significance level $< (0.1 \text{ or } 10\%)$, then H_0 is rejected and H_a is accepted, meaning that the independent variable has no effect on the dependent variable. F_{table} can be seen in the statistics table with degrees of freedom df_1 (number of variables-1) or $3-1 = 2$

and df_2 ($n-k-1$) or $74-3-1=70$ (n is the amount of data and k is the number of independent variables) ($116.096 > 2.38$).

In this study, having F_{count} is greater than F_{table} and the significance level is $0.000 < 0.1$, then H_0 is rejected and H_a is accepted, meaning that the independent variable affects the dependent variable so that it can be concluded that together (simultaneously) the variables Internship Practices and Literacy positive and significant effect on Job Readiness in Islamic banks.

This is in accordance with Slameto's opinion in his book entitled "Learning and the Factors That Influence It". He stated that the experiences gained during the apprenticeship had a positive influence on work readiness because the more experience apprentices get when practicing apprentices the higher the work readiness of apprentices. It is also the same as the research conducted by Annisa Munfaati entitled The Effect of Industrial Internship Practice Experience on Work Readiness of FEBI Students at UIN Raden Intan Lampung, where the results of her research stated that there was a positive influence between industrial work practice experience (*prakerin*) on work readiness.

Conclusion

Based on the results of research that has been conducted by researchers regarding the influence of apprenticeship practices and literacy about Islamic banking on interest in working at Islamic banks, several conclusions can be drawn as follows:

it can be concluded that in general students who do Internship Practices which are held for about 30 days affect the work readiness of students to work in Islamic banks. evidenced by the T-count value of $15.007 > T_{table}$ 1.294, meaning that Internship Practices partially affect Job Readiness in Islamic banks.

In general, it can be concluded that the knowledge or literacy gained by students while studying on campus does not affect the process of work readiness for students, as evidenced by the processed data, the T-count value is $0.140 < T_{table}$, which is 1.294. this is probably because there are still many students' assumptions that the world of theory while studying is different from the real world of work.

it can be concluded that if simultaneously (Simultaneously) the Internship Practice Experience of students and Literacy/understanding of learning on Job Readiness shows a significant influence, this is evidenced by F_{count} 116.096 $> F_{table}$ 2.38

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