

Exploring Competency Confusion among Islamic Banking Students in Relation to the Alignment of Course Materials with Workplace Requirements

Edi Nur Prasetyo¹, Millatul Fadhilah¹

¹ Universitas Islam Balitar, Blitar, Indonesia
nurprasetyoedi04@gmail.com

Abstract

A mismatch between Islamic Banking education and workplace requirements may contribute to competency confusion among students. This study aims to explore students' perceptions of the alignment between course materials and workplace requirements and their relationship with competency confusion among Islamic Banking students. Using a qualitative approach, data were collected through in-depth interviews and analyzed thematically to identify students' perceptions of the relevance of course content to workplace expectations. The findings reveal that most respondents experienced competency confusion due to a perceived mismatch between course materials and the realities of the Islamic banking industry. In contrast, some students viewed the curriculum as relatively aligned with workplace demands and demonstrated clearer career orientations. A smaller group expressed uncertainty, largely influenced by low motivation and unclear career goals. The results indicate that the misalignment between academic learning and workplace realities contributes to competency confusion among Islamic Banking students, highlighting the need for a more practice-oriented curriculum. This study contributes to the development of Islamic Banking education by providing insights for curriculum improvement to better align graduate competencies with industry needs.

Keywords

Academic Learning, Competency Confusion, Islamic Banking Students, Workplace Realities, Workplace Requirements.

1. Introduction

The development of the Islamic banking industry in Indonesia in recent years has shown quite rapid dynamics. The growth in the number of institutions, innovation in Islamic financial products, and the increasing need for services based on Sharia principles demand the availability of competent and work-ready human resources (Hasan, 2023; Farah et al., 2025). This situation directly positions universities, particularly Islamic banking study programs, as strategic institutions in preparing prospective workers who not only understand Sharia concepts and principles but are also able to apply this knowledge in real-world work (Muhammad & Nugraheni, 2022). Therefore, Islamic banking learning in universities ideally should not stop at mastering theory but should also provide a concrete picture of the world of work that students will face after graduation.

However, the reality of learning in universities shows that the Islamic banking learning process still tends to be oriented towards delivering conceptual and normative material (Rahmali et al., 2025; Moosa & Haji, 2026). Lecture material is often presented in the form of theories, definitions, and regulations, without a balanced contextual understanding of how these concepts are applied in daily work activities in the Islamic banking industry. As a result, students experience difficulty connecting what is learned in class to the realities of the workplace (Alalaiwat, 2025). This condition creates a gap between lecture material and competency needs in the field, which ultimately has the potential to cause competency confusion among students.

Several previous studies confirm this phenomenon. Setiarini et al. (2022) stated that the mismatch between university curricula and industry needs can lead to low graduate job readiness. This finding suggests that theoretical knowledge alone is insufficient to prepare students for the workplace, which requires practical skills and adaptability. Furthermore, Islam et al. (2024) found that finance students often lack a clear understanding of the core competencies they need because classroom learning does not fully reflect real workplace conditions. In the context of Islamic banking, this challenge is further complicated by the need for students to understand not only banking operations and regulations but also Islamic values and service ethics.

Competency confusion among students is a concern that deserves attention. According to Hamalik (2003), learning experiences that fail to provide a realistic understanding of the workplace may leave students uncertain about the competencies required for their future careers. As a result, students may doubt their readiness for employment and encounter difficulties in determining appropriate career paths after graduation. Sholikah et al. (2021) also highlighted that motivation and clarity of academic goals play important roles in shaping students' readiness for work. Students who select study programs primarily due to external influences, such as peer recommendations, may experience greater uncertainty regarding their future professional direction.

This phenomenon is also evident among Islamic banking students, whose career aspirations are often diverse. While some students intend to pursue careers in Islamic financial institutions, others view their studies as preparation for opportunities in accounting, public administration, or other professional fields. These varying career orientations require learning experiences that provide a comprehensive and realistic understanding of the competencies demanded in different work environments. When course materials are perceived as disconnected from workplace realities, students may experience confusion regarding the competencies they should develop (Aisyah et al., 2024; Rahman et al., 2024).

Based on these issues, understanding how students perceive the relationship between course materials and workplace requirements is important for improving Islamic banking education. This study aims to explore students' perceptions of the alignment between course materials and workplace requirements and their relationship with competency confusion among Islamic Banking students. A qualitative approach was employed to explore students' experiences and perceptions regarding the relevance of academic learning to workplace expectations. Data were collected through in-depth interviews with Islamic banking students who had participated in practice-based learning activities and were analyzed thematically to identify recurring patterns and perspectives.

The findings of this study are expected to provide both academic and practical contributions. The study contributes to the literature on competency development and learning relevance in Islamic banking education. The findings may serve as a reference for study program managers and lecturers in designing more contextual, practice-oriented, and industry-relevant learning experiences. By strengthening the connection between academic learning and workplace realities, Islamic banking education can better support students in developing clear and relevant competencies for their future careers.

2. Literature Review

2.1. Islamic Banking Education and Workplace Requirements

Islamic banking education is designed to prepare graduates with comprehensive knowledge of Sharia principles, Islamic financial products, banking operations, risk management, and professional ethics. The primary objective is not only to develop technical expertise in Islamic finance but also to cultivate ethical values and decision-making skills that align with Sharia principles. As the Islamic banking industry continues to expand globally, employers increasingly demand graduates who possess a combination of theoretical knowledge, digital literacy, communication skills, analytical abilities, and practical experience in financial institutions (Muhammad & Nugraheni, 2022).

The concept of link and match between higher education institutions and industry has become essential in ensuring that university curricula correspond to

labor market demands. Universities are expected to collaborate with Islamic banks through internships, industry-based projects, curriculum development, and professional certification programs. Such collaboration helps reduce competency gaps and improves graduate employability (Hadad, 2025). Recent studies by Wahab et al. (2023) indicate that Islamic financial institutions require professionals who are not only proficient in Islamic jurisprudence and banking regulations but also capable of adapting to digital transformation and financial technology innovations.

Furthermore, the industry currently emphasizes work readiness, problem-solving skills, and the ability to integrate Islamic values with modern banking practices (Samidi et al., 2023). Therefore, Islamic Banking Education must continuously update its curriculum to address evolving industry needs and produce graduates who can contribute effectively to the sustainable growth of Islamic financial institutions (Chowdhury, 2020; Rahman et al., 2024).

2.2. Competency Confusion among University Students

Competency confusion refers to a condition in which students experience uncertainty regarding the knowledge, skills, and abilities required for their future careers. This phenomenon commonly occurs when students are unable to clearly identify the competencies developed during their academic studies or when educational outcomes are not explicitly linked to occupational requirements. As a result, students may face difficulties in career planning, self-assessment, and employment preparation (Islam et al., 2024).

One manifestation of competency confusion is career uncertainty, where students lack confidence in choosing suitable career paths due to a limited understanding of their professional strengths and labor market expectations. In many cases, students perceive a mismatch between academic learning and workplace realities, causing ambiguity regarding their future roles and responsibilities (Kurlillah, 2025). Additionally, rapid technological advancement and the emergence of new job requirements have further complicated students' understanding of the competencies demanded by employers (Abd Rahmali et al., 2025).

Several factors contribute to competency confusion among university students. These include insufficient career guidance, limited exposure to industry practices, inadequate internship experiences, unclear curriculum outcomes, and weak communication between educational institutions and employers (Fatmawati et al., 2026). Moreover, skills mismatch remains a significant challenge, particularly when graduates' competencies do not align with industry expectations, leading to uncertainty about career readiness and professional development (Mishrif et al., 2023). Addressing competency confusion requires universities to provide clearer competency frameworks, career mentoring, and industry engagement opportunities to help students understand the relevance of their academic competencies in professional contexts (Kamil et al., 2025).

2.3. The Relevance of Course Materials to Career Readiness

The relevance of course materials plays a crucial role in determining students' career readiness. Educational programs that integrate theoretical knowledge with practical applications enable students to develop competencies that are directly applicable in professional environments. Career readiness is enhanced when learning experiences reflect real-world challenges and industry expectations, allowing students to acquire both technical and soft skills necessary for employment (Hamza & Dahlan, 2025).

A major issue discussed in higher education literature is the theory-practice gap, which refers to the discrepancy between what students learn in classrooms and what they encounter in the workplace. When course content is overly theoretical and lacks practical exposure, graduates may struggle to apply their knowledge effectively in professional settings. To address this challenge, many universities have adopted experiential learning approaches such as internships, simulations, project-based learning, and industry collaborations. These methods provide students with opportunities to learn through direct experience and reflection, thereby strengthening their professional competencies (Faeni & Faeni, 2025).

Contextual learning is equally important because it helps students understand how academic concepts relate to workplace situations. Through practical learning environments, students develop critical thinking, adaptability, teamwork, and problem-solving abilities that are highly valued by employers (Irsyadi, 2025). Moreover, curriculum transformation that incorporates industry needs can significantly improve graduate employability and workforce preparedness (Ilyasin & Julaiha, 2025). Therefore, aligning course materials with professional requirements is essential for producing graduates who are ready to succeed in dynamic labor markets (Fitri et al., 2025).

3. Methods

This study employed a qualitative research approach to gain an in-depth understanding of Islamic Banking students' perceptions regarding the alignment between course materials and workplace requirements, as well as how such perceptions contribute to competency confusion. A qualitative approach was considered appropriate because the study sought to explore participants' experiences, interpretations, and views rather than measure relationships between variables statistically.

The research participants consisted of 30 students from the Islamic Banking Study Program who had completed core Islamic banking courses and participated in practice-based learning activities, such as banking simulations, case studies, internships, or other workplace-oriented courses. Participants were selected using purposive sampling to ensure that they possessed sufficient academic and practical experience to reflect on the relevance of the learning process to workplace realities.

The selection criteria focused on students who had been exposed to both theoretical and practical aspects of Islamic banking education.

Data were collected through semi-structured, in-depth interviews. This technique allowed participants to freely express their opinions and experiences while enabling the researcher to explore specific issues related to competency development, career orientation, and the relevance of course materials to workplace expectations. The interview guide covered several key themes, including students' understanding of Islamic banking competencies, perceptions of curriculum relevance, experiences in practice-based learning, career aspirations, and challenges encountered in connecting academic learning with professional requirements. All interviews were documented and transcribed to facilitate systematic analysis.

Data analysis was conducted using thematic analysis. The analysis process began with repeated readings of interview transcripts to gain familiarity with the data. Subsequently, meaningful statements and recurring ideas were identified and coded. Similar codes were then grouped into broader categories and themes that reflected students' perceptions and experiences. Through this process, several dominant themes emerged, including perceived gaps between theory and practice, competency confusion, career orientation, learning engagement, and the role of motivation in shaping students' understanding of workplace competencies.

To enhance the credibility of the findings, the researcher employed data verification through participant confirmation and continuous comparison of emerging themes across interview data. This process helped ensure that the interpretations accurately represented participants' perspectives. The findings were then presented descriptively and supported by participants' narratives to provide a comprehensive understanding of competency confusion among Islamic Banking students in relation to the alignment between academic learning and workplace realities.

4. Results

4.1. Students Overview

This study involved 30 students in the Islamic Banking study program, selected based on their prior experience in core courses related to the operations and basic concepts of Islamic banking. Informants were selected selectively to ensure that data were obtained from students with sufficient academic experience to understand Islamic banking material, both in theory and in practice. Therefore, the perceptions expressed by informants are expected to reflect the learning environment more objectively.

Most students were at a stage in their studies that allowed them to interact with various core materials, such as contract principles, Islamic banking products, and ethical and governance aspects of Islamic financial institutions. Despite their relatively similar educational backgrounds, the students demonstrated differences in

how they understood and interpreted the course material. These differences indicate that the learning process is influenced not only by the curriculum but also by internal student factors, such as interest, motivation, and engagement during the course. Based on the data analysis, it was found that the students had diverse perspectives on the learning function of Islamic banking. Some students view lectures as the primary preparation for entering the workforce in the Islamic banking sector, while others view them more as a foundation of general knowledge that can be applied to various professional fields. This diversity of views influences students' clarity in understanding the competencies they should possess upon completion.

Students' participation levels in learning activities also showed significant differences. Students who actively engaged in discussions, case studies, and practice-based assignments tended to have a more focused understanding of the relationship between course material and the needs of the workplace. Conversely, students who tended to be passive in the learning process more often expressed doubts about their competency readiness. This suggests that students' learning experiences play a significant role in shaping their perceptions of their readiness to face the world of work.

Furthermore, the general description of informants revealed differences in their career planning after graduation. Some students had a clear picture of their future path, whether working in the Islamic banking sector or in other relevant fields. However, others lacked a clear career path and were pursuing their studies without well-defined goals. This situation impacted students' confidence in their competencies, where unclear goals often accompanied increased confusion about facing the world of work. The characteristics of respondents in this study demonstrated diversity in terms of perceptions, levels of learning engagement, and career orientation. This diversity is an important foundation in understanding the research results more comprehensively, especially in analyzing the gap between lecture material and the reality of the world of work and its influence on the confusion of Islamic Banking students' competencies.

4.2. Student Perceptions of the Suitability of Lecture Materials

Based on the results, it was found that students' perceptions of the suitability of course material to the needs of the Islamic banking workplace showed significant variation. This difference in perception reflects the differences in students' learning experiences and their understanding of the material they learned during their studies. In general, most respondents felt that the learning they received did not fully provide a comprehensive picture of the competency requirements required in the workplace.

Eighteen out of 30 students stated that the course material they studied still felt disconnected from actual work practices. This group revealed that the learning emphasized conceptual aspects, while discussions regarding the application of the material in real-world work situations were not presented in depth. This situation

made it difficult for students to identify the key skills and competencies they needed after graduation. This finding aligns with Holmes's (2013) view that limitations in practice-based learning can hinder students' transition from education to work.

In contrast, seven students assessed that the Islamic banking course material was quite relevant to the realities of the workplace. Interestingly, this group of respondents was not entirely oriented toward working in the banking sector. They viewed the course material as providing general and flexible competencies, such as analytical thinking skills, basic financial understanding, and professional ethics. This perception suggests that learning Islamic banking can provide cross-disciplinary benefits if students are able to connect the material to carefully planned career goals. Meanwhile, five students expressed a neutral stance and tended to be uncertain about the suitability of the course material to the workplace. Students in this group revealed that they entered the learning process without clear motivation or career goals. This lack of orientation made it difficult for them to assess the relevance of the material they learned. According to Bennett et al. (2000), clarity of learning objectives and career direction plays a crucial role in helping students understand the benefits of learning for job readiness.

The results of this study indicate that students' perceptions of the suitability of course material to the workplace are strongly influenced by clarity of career goals, engagement in the learning process, and the ability to interpret the material contextually (Lowden et al., 2011). These findings emphasize the importance of strengthening more applied learning so that students not only understand the material theoretically but are also able to relate it to the needs of the Islamic banking work world.

4.3. Level of Confusion Regarding Islamic Banking Students' Competencies

The results indicate that the level of competency confusion among Islamic Banking students remains quite high. In this study, competency confusion is understood as a condition where students lack clarity regarding the abilities, skills, and knowledge they need to master to face the world of work after graduation. This finding indicates that the learning process undertaken by students has not fully assisted them in mapping their complete readiness.

Eighteen respondents stated that they still feel uncertain and confused about their competencies. This group of respondents revealed that despite having studied various Islamic banking materials, they are unable to concretely visualize the roles and responsibilities they will face in the workplace. This confusion primarily arises when students are asked to relate theoretical material to real-world work situations, such as decision-making, customer service, or the application of Islamic principles in operational activities. This situation indicates that conceptual understanding without a practical context can lead to uncertainty in students' competency readiness (Yorke, 2006).

On the other hand, seven students indicated a relatively low level of competency confusion. Students in this group assessed that the learning they received had helped shape their understanding of the required competencies, although not entirely oriented towards work in the Islamic banking sector. They were able to identify general skills acquired during their studies, such as analytical thinking skills, basic financial understanding, and professional ethics, which can be applied to various job fields. This finding suggests that competency clarity does not always depend on the material's relevance to a specific profession, but also on students' ability to transfer knowledge to broader contexts (Bridgstock, 2009).

Meanwhile, five students fell into the neutral category and demonstrated a moderate level of competency confusion. This group admitted to not being fully confident in their readiness, but also did not explicitly state their unpreparedness. This hesitance was generally influenced by the lack of clear career goals and low intrinsic motivation to participate in the learning process (Sholikah et al., 2021). Students in this category tended to approach lectures normatively without actively connecting the material to future plans, resulting in the competencies they acquired not being fully understood. The research findings in this section indicate that the level of competency confusion among Islamic Banking students remains an issue that requires serious attention. The high number of students who felt confused indicates the need for enhanced learning that emphasizes not only mastery of the material but also helps students understand the relevance of their competencies to the demands of the workplace. This finding provides an important basis for further discussions on the need for a more contextual learning approach oriented toward student competency development.

5. Discussion

The findings indicate that Islamic Banking education in higher education institutions still faces challenges in aligning academic learning with workplace requirements. Although students acknowledged that the curriculum provides a strong theoretical foundation in Sharia principles, banking products, and regulatory frameworks, most participants perceived that the course materials do not adequately reflect actual workplace conditions. Learning was considered largely conceptual and normative, whereas the Islamic banking industry increasingly demands practical, technical, and adaptive competencies. This finding supports Muhammad and Nugraheni (2022), who argued that the sustainability of Islamic banking human resources depends on the alignment between higher education curricula and industry competency needs. Similarly, Hasan (2023) emphasized that the development of Indonesia's Islamic banking sector requires graduates equipped with competencies that are relevant to industry demands.

A major finding of this study is the existence of competency confusion among students, which arises from the perceived gap between academic learning and

workplace realities. Most participants reported uncertainty regarding the competencies they need to master after graduation and found it difficult to connect theoretical knowledge with professional responsibilities. This finding is consistent with Yorke (2006), who argued that employability cannot be achieved through academic knowledge alone but requires integration between learning and real-world work contexts. Likewise, Holmes (2013) highlighted that graduates often struggle with employability when educational experiences fail to provide a clear understanding of professional practice.

The results also demonstrate that the challenge of curriculum-industry alignment is not unique to Islamic banking. Alalaiwat (2025) found a similar gap between FinTech education and industrial needs in Bahrain, while Islam et al. (2024) reported persistent skills mismatches in business education. In the banking sector, Rahman et al. (2024) noted that employers increasingly expect graduates to possess not only technical knowledge but also digital skills, adaptability, and problem-solving abilities. These findings suggest that competency confusion among Islamic Banking students reflects a broader issue in higher education, where curricula often struggle to keep pace with changing labor market requirements.

Another important finding concerns the role of contextual learning. Students who perceived stronger connections between course materials and workplace applications tended to demonstrate clearer competency awareness and career direction. This supports the view of Kolmos et al. (2009), who emphasized that contextual and practice-based learning helps students connect theory with practice more effectively. Similarly, Andrews and Higson (2008) found that employers value graduates who can apply knowledge in practical situations rather than merely possessing theoretical understanding.

This study also found that career orientation and motivation influence students' perceptions of their competencies. Participants with clearer career goals were generally more confident in identifying the skills required for their future careers. In contrast, students with unclear career plans tended to experience greater uncertainty. This finding aligns with Bridgstock (2009), who highlighted the importance of career management skills in graduate employability, and Sholikah et al. (2021), who emphasized the role of motivation and career clarity in work readiness.

The findings suggest that competency confusion among Islamic Banking students results from the interaction between curriculum relevance, workplace exposure, and individual career orientation. Therefore, Islamic Banking education should strengthen practical learning experiences, industry engagement, and career development initiatives to help students better understand the competencies required in the professional environment and improve their readiness for future employment.

6. Conclusion

This study concludes that Islamic Banking education continues to face challenges in aligning academic learning with workplace requirements. Most participants perceived a gap between the theoretical content delivered in the classroom and the realities of professional practice, resulting in competency confusion. Students often struggled to identify the competencies required after graduation and to relate academic knowledge to actual workplace responsibilities. These findings suggest that theoretical mastery alone is insufficient to prepare students for the demands of the labor market.

The study also found that competency confusion varies according to students' career orientation and motivation. Participants with clearer career goals demonstrated a better understanding of how the competencies acquired during their studies could be applied in various professional fields, including but not limited to the Islamic banking sector. This indicates that competency development is influenced not only by curriculum relevance but also by students' ability to connect learning experiences with future career aspirations. From a practical perspective, the findings imply that Islamic Banking study programs should strengthen contextual and practice-oriented learning approaches. Greater integration of internships, case studies, industry collaboration, and career development activities may help students better understand the relevance of course materials to workplace expectations and enhance their competency awareness.

This study is limited by its focus on a relatively small group of students from a single academic context, which may restrict the transferability of the findings to other institutions or regions. In addition, the study only explored students' perspectives and did not incorporate insights from lecturers, alumni, or industry practitioners. Future research is recommended to involve multiple stakeholders and institutions to obtain a more comprehensive understanding of competency development in Islamic Banking education. Comparative studies across universities and investigations into the effectiveness of experiential learning and industry-based programs may also provide valuable insights for improving graduate readiness and reducing competency confusion.

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