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Sharia Value-Based Learning Environment and Students' Career Choice

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Abstract

The purpose of this study is to find out whether the sharia value-based learning environment influences the career choice of sharia economics students at Islamic Financial Industries (IFIs). Learning is one of the crucial factors that could shape career choices referring to Social Cognitive Career Theory (SCCT). A quantitative approach is employed. Questionnaires totaling 378 were filled by students from three (3) types of universities in East Java, Indonesia. Path analysis and different tests using Partial Least Square (PLS) 3.0 and SPSS ver. Twenty-three were conducted. The weight of courses, learning, and lecturers' motivation positively affected career intention at IFIs. Students from the public–non-Islamic universities perceived the highest learning and motivation, and the lowest was public–Islamic universities. It might be because the Islamic culture at public-Islamic universities might form an ideal perspective for the contemporary IFIs. Besides, students who completed an internship at IFIs had the highest intention; meanwhile, students who have interned at non-IFIs showed the lowest career intention at IFIs. The implications of this study are learning environment should more involve sharia values. Besides, students should intern at IFIs to choose a career at IFIs to contribute to developing sharia economics.

Keywords : *Sharia-based Learning Environment; Career Choice; Islamic Financial Industries (IFIs).*

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INTRODUCTION

Students' career choices have been tested in many previous studies (Law, 2010; El-Mousawi & Charbaji, 2016; Auyeung & Sands, 1997; Agarwala, 2008). However, few studies examined the career choice of students of sharia economics study program (Astuti & Maharani, 2015; Huda *et al.,* 2016). Therefore, this study focuses on sharia economics students' career intention at Islamic Financial Industries (IFIs). It is based on the fact that many alumni from outside sharia economics works at IFIs. At the same time, sharia economics alumni even have an interest in other careers. The career choices should be directed explicitly to IFIs because IFIs are the primary market of sharia economics alumni to support sharia economics.

Besides, this study focuses on the learning environment. Learning is predicted to shape students' career choices (Sukendar *et al.,* 2018). Based on Social Cognitive Career Theory (SCCT), career choice was built by a learning environment. The learning environment is a set of factors obtained from oneself and the surrounding environment (Naidoo *et al.,* 2017; Schunk, 2012).

Several previous studies have found mixed results about how learning affects student intention toward certain professions. One example was learning that introduced a particular work option that ns could increase sense towards that career; on the contrary, knowing that provided practical and close-to-reality experience reduced intention because students realized that practical experience is not as easy as theory (Jorge-Moreno *et al.,* 2012). Other findings were that entrepreneurship programs in education influence entrepreneurial intention (Jorge-Moreno *et al.,* 2012; Ferrandiz *et al.,* 2018), the importance of internships in increasing intention (Murphy, 2018), or learning that involved students participating directly had a positive impact on intention rather than learning conducted in the classroom only (Ho *et al.,* 2014).

The previous studies emphasized practical learning, entrepreneurship-based, or internship; meanwhile, this study points to sharia values students obtain from the learning environment. Sharia values are tested to determine whether they form different career choices based on the idea that values are transferred during learning (Racko *et al.,* 2017). Therefore, the learning environment consists

of several variables, the weight of sharia and non-sharia courses, learning, lecturers' motivation, and internship (Ozerem & Akkoyunlu, 2015).

The first variable of the weight of sharia and non-sharia courses was based on finding that the courses taken affect the graduate outcomes and the work opportunity. For example, technical courses obtained during lectures will encourage students to also work on these skills (Lamb & Ball, 1999). The sharia economics curriculum is essential to accommodate the industry needs by bridging demand (industry needs) and supply (graduate competencies). However, each institution might have different characteristics in terms of the weight of courses, so that needs to be explored more.

Besides the curriculum, learning is also crucial in determining career choice. The learning process involves the interaction and socialization of values (Firdaus & Jani, 2013a) as parts of the learning experience that encourage intention (Leung, 2008). However, the transfer of sharia values to sharia economics students might vary depending on the implementation of learning.

The next factor is lecturers as part of the learning environment that can persuade students to choose a career (Auyeung & Sands, 1997). In contrast to non-Islamic study programs, sharia economics has its characteristics because of various paradigms in looking at sharia economics. This is due to sharia economics bridges between economics and religion, so there is often a gap between theory and practice and differences in responding to the hole. This difference in paradigm causes learnings to having a crucial role in shaping students' perspectives on career selection.

Last, not only caused by the curriculum, values spread during learning, or motivation from lecturer, learning environment also includes internship experience that could affect career choice (Naidoo *et al.*, 2017). The internship could change the perception toward a career, whether easy or challenging to do. Therefore, the purpose of this study is to examine whether the learning environment that includes learning (the weight of sharia and non-sharia courses and learning) and psychological aspects (motivation from educators) has promoted sharia economic values so that students have the intention to get involved in IFIs. The role of the internship is also discussed in the last section of the result.

This study brings novelty by examining sharia value-based learning like the weight of sharia courses, sharia values transferred during learning, motivation towards sharia economics from lecturers, and the importance of an internship. The results contribute to knowing which aspect of the learning environment is essential to support students' career choice at IFIs or which factor with no influence on career choice is needed to be improved.

LITERATUR REVIEW

Social Cognitive Career Theory (SCCT)

Social Cognitive Career Theory (SCCT) conveys that many aspects of the social environment affect career selection. The SCCT model views four sources of learning experiences as contextual factors outside oneself: personal performance accomplishments, vicarious learning, social persuasion, and affective states. Those four learning experiences will form private agencies such as self-efficacy, outcome expectations, and intention within individuals (Leung, 2008). According to the SCCT, learning experiences can open students' insights and awareness about self-efficacy in the profession and outcome expectations in the form of future career prospects, which in turn shape intention towards a particular career (Lent *et al.,* 2000; Leung, 2008; Tran & Korflesch, 2016).

Learning Environment

The learning environment includes several things such as the physical environment (information technology, classroom equipment, the design of the classroom), learning tasks and methods, or the psychological domain (class rules, behavior in learning, experiences that support lifelong learning, and motivation) (Ozerem & Akkoyunlu, 2015; Vela *et al.,* 2020). Educators such as teachers or lecturers are included in it as a significant influence on career choice (Hatane *et al.,* 2021).

Previous studies have shown the effect of learning on career choices (Djatej *et al.,* 2015; Kuijpers *et al.,* 2011; Ferrandiz *et al.,* 2018) provide an example of a career-oriented learning environment that is designed to stimulate the development and implementation of career competencies through a problem-

based curriculum so that ultimately students will gain real experience closed to the working world. This learning experience can further determine career change or not (Graff, 2012). Another example is entrepreneurship which is taught in a good and integrated learning process, fostering students' intention to become entrepreneurs (Ferrandiz *et al.*, 2018). Also, the methods used in learning such as projects, the presence of career counselors, dialogues, test mechanisms, portfolios instrument, internship programs, and the presence of career institutions in schools have a role in forming career-oriented competencies (Kuijpers *et al.,* 2011).

Learning as one part of the learning environment involves students actively (Wilson & Peterson, 2006) where there is more interaction between students and educators. This results in more values being socialized in the learning process. Therefore, the learning environment can be designed by carrying specific values to meet the expected goals. Accordingly, economic and business learning is also dominated by specific financial matters, which implies students will indirectly internalize these economic values into themselves (Racko *et al.,* 2017).

Hypothesis Development

Based on the explanation above, the learning environment in this study focuses on values in learning. This study does not discuss learning styles because sharia values transferred in learning have a more critical role in the career selection of sharia economics students. The hypothesis is described below.

The weight between sharia and non-sharia courses is a hallmark of integrative Islamic education aiming to make practical knowledge that benefits human life but remains suitable with Islamic principles (Bahroni, 2014; Sabani *et al.,* 2016). If there are more religious courses in the curriculum of the sharia economics study program with more in-depth discussion, students will be able to more embedded sharia values. It implies the spirit to contribute to sharia economics through a career at IFIs. Conversely, if fewer religious courses, for example, emphasize calculations, students will prefer the calculation thing that the sharia values. Therefore, the weight of the methods potentially affects career choice (Lamb & Ball, 1999).

H1: Weight of sharia and non-sharia courses has a positive effect on career intention at IFIs.

Fostering the sharia principles and good manners by lecturers in the learning process is the character of Islamic-based learning and the crucial thing in internalizing sharia values (Bahroni, 2014; Bensaid & Machouche, 2013). Educators could transfer specific values to students (Hussin & Tamuri, 2019). In the context of sharia economics, it is not just a discussion of economic. Still, there is a two-way interaction that involves the socialization of sharia values between lecturers and students. This interaction presents the soul and climate of the Islamic economy. Sharia values internalized during learning will further shape career intention in the field of sharia economics through IFIs.

H2: Learning has a positive effect on career intention at IFIs.

Motivation reflects the encouragement of others to perform better. The central persuasion in learning about career choices comes from educators (Radovan & Markovec, 2015; Auyeung & Sands, 1997; Shumba & Naong, 2012). Students could be affected by the lecturer's perspectives towards sharia economics. If the lecturer delivered valuable content, it would increase the students' intention of a career in the sharia economy, especially at IFIs. Motivation from lecturers to continue exploring sharia economics can support students to understand sharia economics better. Besides, lecturers can also encourage students to get involved in IFIs to participate in developing sharia economics. In contrast, if the lesson discussed the doubts about whether a sharia bank is pure suitable with sharia, then students also become hesitant to enter the IFIs.

H3: Lecturers' motivation has a positive effect on career intention at IFIS.

Each college has a different curriculum. Islamic universities tend to have more sharia courses (for example, fiqh muamalah, ushul fiqh, Islamic law, etc.). In contrast, non-Islamic universities tend to have more contemporary subjects integrating sharia and non-sharia (for example, Islamic financial management, Islamic marketing management, etc.). The curriculum determines the learning environment obtained by students (Meijers & Kuijpers, 2014). Therefore, it is suspected that there is a difference in students' career intention at IFIs among universities.

H4: There is a difference in the weight of sharia and non-sharia courses between students at Islamic and non-Islamic universities.

Not only curriculum, the learning environment of Islamic and non-Islamic universities also contain different characteristics. Islamic universities usually have several lecturers who are middle-east graduates with a more profound mastery of sharia. In contrast, non-Islamic universities tend to have lecturers who study the more contemporary sharia economics. The role of lecturers is essential in transferring sharia values during learning and providing motivation for students to pursue a career in sharia economics. Religiosity in learning will impact the desire to develop the Muslim community (Bensaid & Machouche, 2013), one of which is through IFIs to contribute to the sharia economy.

H5: There is a difference in learning between students at Islamic and non-Islamic universities.

H6: There is a difference in lecturers' motivation between students at Islamic and non-Islamic universities.

Besides curriculum, learning, and lecturers' characteristics, study programs also have different cultures. The culture is related to the delivery of sharia values to students. For example, study programs in Islamic universities may also have many religious activities outside the learning in the class. This religiosity could also potentially affect the different levels of intention (Haji-Othman *et al.,* 2018) to work in sharia economics.

H7: There is a difference in career intention at IFIs between students at Islamic and non-Islamic universities.

As explained in the SCCT, one of the learning experiences is an internship (Leung, 2008; Maertz *et al.,* 2014). Learners can gain valuable learning experience from internship (Suryani *et al.,* 2018), which could further increase student work skills (Jones & Warnock, 2015), or decide career choice (Naidoo *et al.,* 2017; Murphy, 2018) and career development (Walmsley *et al.,* 2012). However, on the other hand, difficult experiences during internships could reduce career intention in that field (Suryani *et al.,* 2018). From an internship, students could pay attention to the work environment, their friends who successfully undergo an internship, and the performance of employees at the internship place. The success of others is an example of a learning experience that is quite representative (Wiener-Ogilvie *et al.,* 2015), thus forming self-confidence in the profession and positive assessment of the work and influencing career choices (Leung, 2008).

H8: There is a difference in career intention at IFIs between students who have conducted the internship and not yet.

RESEARCH METHOD

A quantitative approach is employed in this study through a survey on students of bachelor program of sharia economics in East Java Province, Indonesia. The respondents in this study chosen are students from Java island because the industries, especially IFIs, are centered in Java. Therefore, students in Java are exposed to more variety of occupations at IFIs. East Java is chosen based on the consideration that Java's mostly sharia economics study program brings similar characteristics.

Specifically, the subjects of the study were students from three (3) types of universities, namely two (2) public - Islamic universities, one (1) private - Islamic universities, and one (1) public – non-Islamic university. A public university is owned by the state government, whereas a private foundation owns a private university. Islamic University is characterized by more Islamic culture both in campus life and learning than non-Islamic universities.

Three exogenous variables, the weight of sharia and non-sharia courses, learning, and lecturers' motivation. The importance of sharia and non-sharia

courses represents the adequacy of composition between general and sharia studies, which refers to Bahroni (2014) and Lamb & Ball (1999). Learning shows whether there are sharia and moral values during learning, which refers to Bahroni (2014); Firdaus & Jani (2013); Naidoo *et al.* (2017). Lecturers' motivation encompasses encouragement and inspiration for students to have a career at IFIs, referring to Leung (2008). Last, the intention is an endogenous variable that is measured, referring to Ajzen (1991).

Three hundred seventy-eight (378) questionnaires were filled by the 5th semester of sharia economics students and tested. The selection of 5th-semester students because in semester 5th students have learned many subjects and start having future career outlook. The questionnaire began with demographic data included gender (male or female), middle school background (Islamic Senior High School, non-Islamic Senior High School, Vocational High School, or Boarding School), and internship experience. After the demographic data, four (4) variables were measured on a 1-5 Likert scale. Weight of Sharia and Non-Sharia Courses referred to Lamb & Ball (1999) and Bahroni (2014); Learning referred to Naidoo *et al.* (2017) and Bahroni (2014); Lecturers' Motivation referred to Leung (2008); and Intention referred to Ajzen (1991).

The survey was conducted by distributing questionnaires directly to optimize the return rate of the questionnaire. The first analysis was a path test evaluating the outer model and the inner model using SmartPLS 3.0. The outer model showed the relationship between variables and indicators, while the inner model showed the influence of exogenous to endogenous variables. The second analysis was the ANOVA difference test using SPSS ver. 23 to determine whether there are differences in the learning environment and career intention at IFIs among students from three types of universities. ANOVA test was also conducted to determine whether there are differences in career intention at IFIs based on the internship experience.

RESULT AND DISCUSSION

Demographic data shows the gender and middle school of the sharia economics student. The information is shown below.

Table 1

Demographic Data

Demographics	N	Mean of Intention	Sig. (t-test of intention)
Gender:			
Male	153	3.651	0.400
Female	225	3.735	
Origin of Middle School:			
Islamic High School	94	3.798	0.322
Islamic Boarding School	39	3.598	
Senior High School	164	3.614	
Vocational High School	77	3.788	
Not answer	4	-	

Source: Data (Processed)

Based on Table 1, the average career intention of female students at IFIs was higher than male students. If it is associated with the origin of middle schools, students who came from Islamic Boarding School had the lowest career intention at IFIs. This could be due to the values instilled by Islamic Boarding School that might not be too open with contemporary sharia financial conditions at IFIs. However, there was no difference of career intention among gender and origin of middle school based on the significance of t-test of 0.400 and 0.322, respectively. The source of middle school, Islamic-based or not, is no longer critical because students have studied sharia economics at college.

Table 2

Factor Loading and Descriptive Statistics

Variable	Indicator	Indicator Code	Factor Loading	Cronbach's Alpha	Mean
Weight of Sharia and Non-Sharia Courses	1. The curriculum includes basic sharia courses (e.g., fiqh muamalah, ushul fiqh, Arabic) and non-sharia economics courses (e.g., financial management)	X1_1	0,794	0,812	3,99
	2. The ratio of the basic sharia courses to all courses in the curriculum is adequate	X1_2	0,835		
	3. The ratio of the non-sharia courses to all courses in the curriculum is adequate	X1_3	0,761		
	4. The ratio of the contemporary sharia economics courses to all courses in the curriculum is adequate (e.g., Islamic Economics)	X1_4	0,807		
Learning	1. There is a transfer of Islamic values during learning	X2_1	0,951	0,879	4,19
	2. There is an embedding of moral and sharia principles in learning	X2_2	0,938		
Lecturers' Motivation	1. Lecturers encourage students to contribute to the implementation of sharia economics	X3_1	0,755	0,826	3,92
	2. Lecturers motivate students to pursue careers at IFIs	X3_2	0,832		
	3. The attitude of lecturers towards the IFIs in Indonesia is positive	X3_3	0,838		
	4. Lecturers have practical experiences at IFIs	X3_4	0,807		

Variable	Indicator	Indicator Code	Factor Loading	Cronbach's Alpha	Mean
Intention	1. I intend to have a career at IKS	Y_1	0,900	0,872	3,70
	2. I am preparing to work at IKS	Y_2	0,879		
	3. I plan to work at IKS	Y_3	0,898		

Source: Data (Processed)

Table 2 shows the model evaluation (validity and reliability). Factor loadings of all indicators were more than 0.7, and Cronbach's alpha of all variables was more than 0.7. All variables had a high mean as indicated by the mean score of 3.99, 4.19, 3.92, and 3.70 for the weight of sharia and non-sharia courses, learning, lecturer motivation, and intention.

Table 3

The Impact of Weight of Courses, Learning, and Lecturers' Motivation on Career Intention at IFIs

Path Test	t-value			
	All	Public, Islamic Universities	Private, Islamic University	Public, Non-Islamic University
Weight of Sharia and Non-Sharia Courses → Intention	7.114***	6.295***	2.742***	1.356
Learning → Intention	3.195***	1.675*	1.613	0.890
Lecturers' Motivation → Intention	7.710***	6.049***	4.957***	2.172**
Adjusted R Square	0.296	0.350	0.253	0.208
		Excluded Y_3	Excluded X3_1	Excluded X1_1, X1_2, X1_4, X3_4, and Y_3

Source: Data (Processed)

Notes: *** sig at 1%, ** sig at 5%, * sig at 10%

Table 3 shows the path analysis of exogenous variables to an endogenous variables. In the model of all universities, all initial indicators were included. Still,

some indicators were excluded in the model: public – Islamic, private – Islamic, and public – non-Islamic to fulfill the validity and reliability criteria to form the fit models. There might be different learning environment characteristics among universities, both curriculum and teaching staff (Quintal & Phau, 2014).

For students at all universities, all exogenous variables were confirmed hypotheses 1, 2, and 3 to positively impact the students' career intention at IFIs. These results indicated that the ideal portion of courses in the curriculum as an essential aspect of the learning environment (Meijers & Kuijpers, 2014; Lamb & Ball, 1999); the interesting learning as the driving factor (Packer, 2004; Radovan & Markovec, 2015; Keller et al., 2014) which covered a transfer of Islamic values (Bahroni, 2014; Hussin & Tamuri, 2019); and motivation from lecturers related to IFIs in the form of encouragement for the implementation of sharia economics, positive attitudes, and practical experience of lecturers at IFIs; together persuade students to lead to career intention (Auyeung & Sands, 1997; Radovan & Markovec, 2015) at IFIs.

For public - Islamic and private – Islamic universities, the pathway test shows the same results. The weight of sharia and non-sharia courses and lecturers' motivation had a positive impact on intention. There were adequate courses and motivation from lecturers in all Islamic universities that encouraged students' career intention at IFIs.

Meanwhile, for public and non-Islamic universities, only lecturers' motivation influenced intention. This finding means that course structure might be less adequate to determine career choice, and learning was not optimally transferring sharia values. It can be related to the educational background of teaching staff in public – non-Islamic universities, mainly from contemporary sharia economics.

Table 4

The Different Test of Learning Environment and Career Intention at IFIs among Students from All Universities

Variables	Mean			F stat Sig.	Notes
	Public, Islamic	Private, Islamic	Public, Non-Islamic		
Weight of Sharia and Non-Sharia Courses	3.954	4.061	4.065	1.013 0.364	
Learning	4.046	4.400	4.522	11.813 0.000	Between Public - Islamic and Private - Islamic Between Public - Islamic and Public – Non-Islamic (Public - Islamic is the lowest)
Lecturers' Motivation	3.842	3.972	4.250	7.293 0.001	Between Public - Islamic and Public - Non-Islamic Between Private - Islamic and Public - Non-Islamic (Public - Non-Islamic is the highest)
Intention	3.715	3.607	3.812	0.788 0.456	

Source: Data (Processed)

Table 4 shows a different test of all variables among universities. The findings showed no difference in courses' weight and intention among universities, but differences in learning and lecturers' motivation confirmed hypotheses 5 and 6. However, public - Islamic universities even reported the lowest score of learning, and public – non-Islamic was the highest reported the highest scores of the weight of courses, lecturers' motivation for students, and intention towards a career at

IFIs. Though the students were from the public – non-Islamic universities, they had the high spirit to direct them to a career in sharia economics.

Public Islamic universities should have a more Islamic climate in lectures because it is under the Ministry of Religion. They should provide an ideal course structure, learning with the highest Islamic values, and lecturers' motivation. However, the results showed the opposite, in which the public Islamic had the lowest learning environments among others. This result differed from Haji-Othman *et al.* (2018), which stated that religious culture should encourage higher intention, including developing sharia communities (Bensaid & Machouche, 2013). The reason for this finding is that the Islamic culture of public Islamic universities may form a traditional sharia perspective that is different from the current conditions at IFIs.

Table 5

The Difference Test of Intention based on the Learning Environment

Variables	Mean of Intention for		t stat Sig.
	Lower learning environments	Higher learning environments	
Weight of Sharia and Non-Sharia Courses (median = 3.99)	3.324 score of weight of course is lower than 3.99 (n = 143)	3.931 score of weight of course is higher than 3.99 (n = 235)	-6.372 0.000
Learning (median = 4.19)	3.668 score of learning is lower than 4.19 (n = 211)	3.743 score of learning is higher than 4.19 (n = 167)	-0.760 0.448
Lecturers' Motivation (median = 3.92)	3.239 score of lecturers' motivation is lower than 3.92 (n = 148)	3.999 score of lecturers' motivation is higher than 3.92 (n = 230)	-8.302 0.000

Source: Data (Processed)

Based on Table 5, there were differences in students' career intention between the low and high scores of courses structure and lecturers' motivation. More sharia courses and higher lecturers' motivation lead to a higher intention to have a career at IFIs. However, there was no difference in intention between different levels of learning. This finding was consistent with Table 3, whereas learning did not affect intention at each university. Whether learning was perceived well transferring Islamic values or not, it shows no different career intention.

Table 5 points out that the weight of sharia and non-sharia courses and lectures' motivation is essential in building career intention. The higher score of those aspects of the learning environment, the more intention built.

Table 6

The Difference Test of Intention based on Students' Internship Experience

Variable	Mean			t stat / F stat
	Done Internship at IFIs	Done Internship at non-IFIs	Not done the Internship	Sig.
Intention	3.870	3.435		1.765 0.082
	3.870	3.435	3.733	2.312 0.100
	3.557		3.733	-1.357 0.176
n	18	46	313	

Source: Data (Processed)

Through lectures, the learning environment that includes internship places can influence career decisions and enthusiasm for career development (Naidoo *et al.,* 2017; Tong & Tong, 2012; Callanan & Benzing, 2004). Based on Table 6, no difference in intention-based on internship experience, so this finding did not confirm hypothesis 7. However, students who have interned at IFIs had the highest intention to have a career at IFIs because students have observed the success and experience of others who work at IFIs (Wiener-Ogilvie *et al.,* 2015).

This is supported by Rothman & Sisman (2016) that students who have internship experience in a particular field, in general, will pursue the same career as the job while on the internship. Companies usually will prioritize former student interns during recruitment (Lian *et al.,* 2018) so that internships at IFIs can support students to pursue careers at IFIs in the future.

The results also show that students who have already interned at non-IFIs institutions had lower intentions than those who had not yet done the internship. This could be explained that students' intention in IFIs decreased because they were interested in a job at non-IFIs institutions. Moreover, each internship has supervisor characteristics, variations in activities, tasks, autonomy, and opportunities to build different networks (Paulins, 2008, so that internships at non-IFIs can provide different perceptions of the work environment. Based on these results, students of sharia economics should intern to IFIs to build a career intention at IFIs.

CONCLUSION

The weight of courses, learning, and lecturers' motivation had positive effects on positively affecteds. The learning environment sufficiently leads to a career at IFIs. However, there were differences in the learning environment obtained by students from among the three types of universities. Students received the most optimal learning and motivation from the public - non-Islamic university, followed by private – Islamic, and public – Islamic universities. The reason for this finding was that the Islamic culture at public – Islamic universities might form a different perspective for the contemporary conditions of IFIs currently.

Students who completed an internship at IFIs had the highest intention to have a career at IFIs compared to students who have not yet done the internship or have interned at non-IFIs. Internship at IFIs provided an experience for students to observe the success of workers at IFIs. Also, students who have not interned had higher intentions than those who have already interned at non-IFIs. Experience at non-IFIs can reduce the intention of students at IFIs.

The implication of this study is learning activities should more involve sharia values to establish career intention in sharia economics. As shown in the result, Besides, students should intern at IFIs institutions so that they have the intention at IFIs to contribute to developing sharia economics as linear with their study program.

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