
**STUDENTS PERCEPTIONS IN CHOOSING THE SHARIA BANKING
MAJOR IN RELATION TO FUTURE CAREER PROSPECTS
(CASE STUDY ON SHARIA BANKING STUDENTS AT UINSU)**



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Abstract

Student perception plays a vital role in shaping attitudes, interests, and decisions, particularly in choosing a major and planning a career. Each individual has different perceptions depending on background, expectations, and information received. This study aims to explore the perceptions of final-year and new students in choosing the Sharia Banking major with regard to career prospects. Many students still believe that graduates can only work in banks, although opportunities are more diverse. The research method applied is qualitative, using open-ended questionnaires distributed to 100 respondents, consisting of 50 new and 50 final-year students. The findings show that final-year students possess a broader understanding due to academic and internship experiences, while new students tend to have limited views. Factors influencing perceptions include experience, knowledge, and environment. The study suggests the need for early career prospect socialization, stronger collaboration between universities and industry, and students' active efforts in seeking information and developing skills.

Keywords: Perception, Decision Making, Sharia Banking, Students

INTRODUCTION

Education is one of the most important factors that determine the quality of human resources (HR) in a country. Good HR is born from education that is embedded within society. In addition, education also helps shape a person's character and abilities so that they are able to compete at the global level. However, there are also other factors that influence a country's competitiveness (Sanga & Wangdra, 2023).

Education is a conscious effort carried out to transmit culture from one generation to the next. Through education, the current generation learns from the previous one and can become a role model. To this day, there is no single definition that can fully explain education because it is very broad and complex, just like humans as its subject. Due to its complexity, educational science has emerged as a field that discusses theories and scientific thought about education. Education and educational science are interconnected, linking practice in the field with theory. Both work together in human life (Rahman et al., 2022).

Higher education is the level of education that follows secondary education, which includes diploma, bachelor, master, specialist, and doctoral programs, organized by universities (Suardi et al., 2023). Universities play an important role in producing quality HR who are capable of facing global changes. Today, many universities offer various majors in line with the increasing interest of high school/vocational graduates to continue their studies, the growing awareness of the importance of education, and the demands of the job market (Moonti et al., 2022).

At present, Indonesia has increasingly adopted a sharia-based economic system. In order to create human resources who understand Islamic finance and banking, several universities in the country have opened Sharia Banking Study Programs, one of which is at the State Islamic University of North Sumatra (UINSU).

The Sharia Banking Study Program in the Faculty of Islamic Economics and Business at UINSU was established in 2015. This program was officially opened under the Decree of the Director General of Higher Education of the Ministry of Religious Affairs of the Republic of Indonesia No. 1267 of 2015, issued on March 2, 2015. The Sharia Banking Study Program emphasizes the practice of economics based on sharia principles and has become one of the fastest-growing programs (Meliyani et al., 2024).

Based on data obtained from the Academic Bureau of UINSU in 2024, the number of active students in the Sharia Banking Study Program reached 1,006 students. The number of applicants through three admission pathways—SPAN-PTKIN, UM-PTKIN, and UM-Mandiri amounted to 4,011 applicants in 2021 and 3,146 in 2024. Meanwhile, the number of students admitted in 2021 was 182, while in 2024, the intake increased to 218 students.

A tracer study conducted by Tuti et al. (2022) showed that out of 169 graduates of the Sharia Banking Study Program in the 2018–2019 academic year (TS-2), 138 graduates were successfully traced. Among them, 62.3% or 86 graduates worked in fields that were fairly aligned with the graduate profile as designed in the curriculum, while 5.8% (8 graduates) were in highly suitable or very relevant fields. However, 22 graduates (15.9%) worked in areas less aligned with the targeted graduate competencies. Data for previous years, namely 2017–2018 (TS-3) and 2016–2017 (TS-4), were not available. These findings indicate that most graduates are employed in relevant fields, although the percentage of high alignment is still relatively low. This can serve as an evaluation material for the program to enhance the linkage between the curriculum and labor market needs (Tuti et al., 2022).

The career interests of Sharia Banking alumni are quite diverse. Some work in private companies, start their own businesses, work in plantations, academic administration, state treasury offices (KPPN), Bank Mega, pursue further education, run online businesses, or work in local library and archives offices. This indicates that Sharia Banking graduates have flexibility and broad career opportunities in various fields (Fartika, 2023).

Thus, it is expected that UINSU can produce graduates who not only understand the concepts of Islamic economics but also possess practical skills for the workplace. However, in practice, students' choice of major is not only based on personal interests and competencies but also influenced by their perceptions of future career prospects.

Research conducted by Bentarti et al. (2021) stated that consumer perception has a positive influence on purchasing decisions (Aryandhana et al., 2021). This is in line with research conducted by Annisyah, which shows that there is a relationship between perception and self-efficacy in the decision-making process of high school students when choosing a major (Annisyah, 2024). Furthermore, Rhomadoni and Khairan argue that public perception plays an important role in shaping a deeper level of understanding and also influences individual interest (Rhomadoni & Khairan, 2022).

An initial survey of 10 students of the Sharia Banking Study Program at UINSU showed that 7 students still believed that Sharia Banking graduates could only work in banks, reflecting a limited understanding. Meanwhile, 3 students had a broader perspective, including opportunities in non-bank financial institutions, fintech, government agencies, education, and sharia financial consulting. These perceptions are shaped by information from the surrounding environment. Therefore, it is important to build students' perceptions from the beginning so that they understand the broad career prospects, such as becoming accountants, auditors, investment managers, and sharia financial consultants.

This study discusses the perceptions of freshmen and final-year students regarding job opportunities in the field of Sharia Banking. The author is interested in this topic because many students still think that graduates can only work in banks, whereas their career prospects are much broader, including as accountants, auditors, investment managers, and others. The purpose of this study is to explore the perceptions of final-year and freshman students in choosing the Sharia Banking major with regard to career prospects.

REVIEW OF LITERATURE

Perception

Perception is the thought process that occurs within each individual when they attempt to understand information from their surrounding environment. This information may come from what they see, hear, feel, or smell. In other words, perception occurs when a person receives stimuli through their senses, then organizes and interprets the information in order to understand what is happening around them. This process involves three important stages: sensing (sensation), paying attention (attention), and interpreting (interpretation) the information received (Musdhalifa & Syaifudin, 2023).

Perception is a cognitive process that integrates and organizes information obtained through the senses, enabling individuals to understand their environment, including self-awareness. This process is influenced by various internal factors such as experience,

knowledge, and a person's frame of reference, which shape the way they interpret received stimuli (Nisa et al., 2023).

A false perception regarding university majors may lead students to choose a major that is not aligned with their interests, talents, and long-term career goals (Hasanah, 2023). Differences in perception are also influenced by diverse observations and experiences of individuals, resulting in varying interpretations (Akbar et al., 2021). Perception is shaped by internal and external factors. Internal factors include interests, experiences, attention, and mood, which affect how individuals evaluate information. Meanwhile, external factors come from the environment, such as family, friends, lecturers, culture, and media, which also shape one's views, including in career choices and future prospects (Hakim et al., 2021).

Several recent studies have also examined students' perceptions of various educational phenomena, such as choosing a major, career prospects, or the use of learning technologies. Research by Mardiyah et al. (2025) states that students' perceptions are strongly influenced by internal factors such as experience and personal values, as well as external factors such as information from the surrounding environment and media.

Based on the theoretical explanations above, it can be concluded that perceptions of university majors are the process of giving meaning based on information received from the environment, such as family, school, friends, and social media. This information shapes individuals' understanding of the major, and the intensity of reception influences how perceptions are formed.

Decision-Making

Decision-making can be defined as the process of selecting the best alternative from several available options, carried out by individuals or organizations to achieve specific goals. The level of complexity in decision-making depends on the number of choices and the magnitude of the resulting impact. Some decisions are routine and have minor effects, while others are strategic and can affect the sustainability of an organization. Therefore, the process requires careful consideration and wise judgment (Sukatin et al., 2022).

The decisions produced serve two main functions. First, they mark the starting point of all conscious and purposeful human activities, whether at the individual, group, institutional, or organizational level. Second, they are futuristic in nature because they relate to the future and have long-term implications (Hakim et al., 2021).

According to Fitriani & Hwihanus (2023), decision-making is a thought process aimed at selecting the best choice from several available options, in accordance with personal values or goals, to achieve desired outcomes in the future. In this process, individuals usually go through several stages, such as considering various alternatives and assessing their consequences. After careful consideration, the choice is made (Efendi et al., 2023)

Choosing a University Major

Choosing the right major and university can be an important step in building a better future. It is not only about career success but also about how individuals can adapt and contribute to a rapidly changing and interconnected society. Therefore, it is crucial to choose a major that aligns with one's interests and talents while continuously developing the skills needed in the future job market (Rahmadani et al., 2024).

In general, several factors influence students in choosing a university major. These factors include culture, social environment, personality, and psychological conditions. In addition, choosing a major is also influenced by family, personal desires, preferred job types,

economic conditions, motivation, perspectives, beliefs, attitudes, and students' own interests (Khakim, 2022).

Career Prospects in Sharia Banking

Career prospects refer to the job opportunities or employment chances available in institutions or companies for job seekers, particularly for those who have not yet secured employment, with specific requirements that must be met. The availability of job vacancies is an important indicator in labor market dynamics, as it shows the extent to which job opportunities can be accessed by society. Moreover, information about job vacancies also helps job seekers determine their career direction and adjust their competencies to the demands of the labor market (Ningsih & Abdullah, 2021).

Knowledge of Islamic banking, level of religiosity, career prospects, and financial expectations also influence students' interest in pursuing careers in the sector. Adequate understanding encourages greater interest in the industry. However, job opportunities are not limited to Islamic banking alone. Graduates may also pursue careers in sharia cooperatives, Islamic fintech, takaful (Islamic insurance), zakat and waqf institutions, government agencies, or microfinance institutions. Additionally, they have the potential to become lecturers, researchers, financial consultants, sharia auditors, Islamic economics educators, or entrepreneurs in the halal lifestyle sector or sharia financial education (Novilia et al., 2023).

RESEARCH METHOD

Types and Research Design

This study employs a qualitative research method. Qualitative research is a type of research that aims to explain a phenomenon in detail and depth (descriptive) using an inductive reasoning approach, moving from specific cases to general conclusions. This research does not rely on numerical data or statistics; instead, it is conducted by collecting data, analyzing it, and then providing interpretation or meaning from the data. The purpose of this research is to understand social issues based on real conditions in the field comprehensively, deeply, and within the actual context (Sulistiyo, 2023).

Research Location and Time

This research was conducted at the Faculty of Islamic Economics and Business, State Islamic University of North Sumatra (UIN Sumatera Utara), Jl. IAIN No. 1, Gaharu, Medan Timur District, Medan City. The research was carried out from March to July 2025.

Research Respondents

The total population in this study consisted of 1,006 students. The respondents were determined using purposive sampling, amounting to 91 students. To avoid data insufficiency, the number was rounded up to 100 respondents. The criteria included active students (new students from the 2024 cohort and final-year students from the 2021 cohort).

Methods and Data Collection Techniques

The data were collected through primary and secondary sources. Primary data collection was carried out using a questionnaire consisting of questions that allowed respondents to provide narrative answers through the digital platform Google Form, in order to reach respondents spread across various locations. Secondary data were obtained from the Academic Bureau of UIN Sumatera Utara, as well as from books and previous research articles.

RESULTS AND DISCUSSION

1. Respondents Characteristics

Based on the results of the study, data on the frequency distribution of students' gender and cohort can be seen in the table below.

Table 1.
Frequency Distribution of Respondents Characteristics

No	Gender	Cohort		Frequency	Percentage
		2021	2024		
1	Male	9	12	21	21%
2	Female	41	38	79	79%
	Total	50	50	100	100

As shown in Table 1.1, the frequency distribution of the 2021 cohort (final-year students) indicates that 9 respondents were male and 41 were female. Meanwhile, within the 2024 cohort (new students), 12 respondents were male and 38 were female. Thus, it can be concluded that the majority of respondents in this study were female, accounting for 79 students or 79%, while the remaining 21 respondents, or 21%, were male.

2. Students' Perceptions of the Sharia Banking Study Program

a. Willingness to Pursue Higher Education

Based on the research data, it was found that the majority of new students did not have their own initiative to pursue higher education, amounting to 74%, while only 26% expressed self-motivation. In contrast, final-year students showed a different tendency, with 56% stating that they had their own willingness to pursue higher education and 44% indicating otherwise. This finding suggests that final-year students tend to be more independent in making educational decisions compared to new students, who are still largely influenced by others.

b. Knowledge about the Sharia Banking Study Program

The research findings revealed that most new students viewed the Sharia Banking Study Program as one with promising career prospects, accounting for 33 students or 66%. Meanwhile, 11 students (22%) considered that this program was less competitive, making it easier to be admitted through SNMPTN. Furthermore, 4 students (8%) mentioned the program's good accreditation status, and 1 student each (2%) regarded it as unique and rare among universities or capable of producing excellent graduates.

Similarly, final-year students showed comparable tendencies. A total of 26 students (52%) stated that the Sharia Banking Study Program offered promising career prospects. In addition, 13 students (26%) considered it less competitive and therefore easier to enter through SNMPTN. Another 5 students (10%) each perceived the program as producing outstanding graduates and having a good accreditation status, while 1 student (2%) regarded it as unique and uncommon. Thus, it can be concluded that both new and final-year students hold relatively positive views of the Sharia Banking Study Program, particularly in terms of its career prospects.

c. Sources of Information about the Sharia Banking Study Program

The results also indicated that new students primarily obtained information from their peers, accounting for 27 respondents or 54%. The second most common source was family (parents, siblings, and others), at 40%, followed by the surrounding environment at 6%. In contrast, final-year students mostly obtained information from family, with 28 respondents or 56%. The second most common source was the internet, cited by 10 respondents or 20%, followed by the surrounding environment (12%), peers (8%), and others (4%). It can be concluded that family and peers serve as the primary sources influencing students' decisions to pursue higher education.

3. Reasons for Choosing the Sharia Banking Study Program

a. Selection of the Sharia Banking Study Program

According to the research data, the majority of students, both new and final-year, selected the Sharia Banking Study Program as their second choice. A total of 56% of final-year students and 64% of new students reported that this program was not their first choice. Meanwhile, only 44% of final-year students and 36% of new students selected it as their first choice.

b. Reasons for Choosing the Sharia Banking Study Program (First Choice)

Respondents' reasons for choosing the Sharia Banking Study Program as their first choice are categorized into two groups: new students and final-year students. Among new students, the majority (64%) did not choose this program as their first choice, followed by 22% who selected it due to broad career opportunities, and 14% who cited its excellent accreditation. For final-year students, 44% did not choose it as their first option, followed by 28% who valued its career opportunities, 14% who selected it based on initial interest, 10% due to parental encouragement, and 4% citing its excellent accreditation.

Overall, most students, both new and final-year, did not select the Sharia Banking Study Program as their primary choice. The selection was more influenced by external factors such as career opportunities, accreditation status, and parental encouragement, while personal interest was a less common reason.

c. Reasons for Choosing the Sharia Banking Study Program (Second Choice)

The results showed that the majority of new students chose the Sharia Banking Study Program as a backup option if they failed to be admitted into their first choice (46%). This was followed by 20% who cited ease of admission, and 34% who selected it for other reasons. Among final-year students, 34% also selected it as a backup, followed by 26% due to ease of admission, 12% due to parental encouragement, and 28% for other reasons. From these findings, it can be concluded that both new and final-year students generally chose the Sharia Banking Study Program as an alternative or secondary option rather than their main preference.

d. Compatibility of the Study Program with Interests and Talents

Based on the research findings, it was revealed that most new students felt that the study program they chose did not align with their personal interests and talents (62%). Conversely, final-year students showed an improvement in compatibility, with 60% perceiving the program as suitable. This indicates that although many students initially felt a lack of fit, over time they began to adapt and discover the relevance between the program and their personal interests.

4. Perceptions of Job Opportunities

a. Job Opportunities

This study shows that the majority of new students (80%) believe that job opportunities in the field of Islamic banking are still limited, with only 20% considering them promising. Meanwhile, final-year students begin to show a more positive outlook: 52% still feel that job opportunities are limited, 36% consider them promising, and the rest see opportunities in other fields such as entrepreneurship or Islamic financial technology.

b. Information on Job Opportunities

Based on the findings, 14% of new students stated that they only have limited information about job opportunities. In contrast, final-year students possess more knowledge, with 34% of respondents indicating that they already have sufficient understanding of career opportunities. This difference is largely due to experience and the length of time spent in the academic environment. Final-year students have gained more material, experience, and exposure compared to new students, supporting the idea that environment strongly influences perception.

c. Sources of Information Regarding Job Opportunities

The results indicate that new students obtain most of their information from family (parents, siblings, relatives) at 70%. The second highest source comes from a combination of family and the internet (24%), while other sources such as lecturers, online platforms, and coursework contribute 6%. Conversely, final-year students obtain the most information from community-based environments (such as peer groups, neighbors, and campus) at 48%. The second highest source is family (30%), followed by the internet and lecturers/course materials (22%).

d. Types of Relevant Jobs

The findings reveal that most final-year students choose careers such as Islamic bank employees (50%) and Islamic finance staff (30%). However, 20% provided more diverse responses such as investment managers and various other financial sector jobs. This reflects a broader understanding of potential career paths relevant to their field of study. In contrast, new students have a more limited perspective: 80% selected Islamic bank employees and 20% Islamic finance staff, with no other variations in response. This shows that they have not fully grasped the diverse employment opportunities aligned with Islamic banking graduates' competencies.

5. Factors Influencing Perceptions of Employment Opportunities

a. Sources of Perceptions About Employment Opportunities

The findings indicate that most new students (80%) gain their initial perceptions of the labor market from the academic environment, while a small portion acquire them from personal knowledge and experiences. This suggests that new students remain highly dependent on information provided on campus, especially from lecturers and course materials. In contrast, final-year students' sources of perception are more diverse. Most final-year students gain insights from personal experiences such as internships (58%) and also from the academic environment (22%). Others receive information from family, social interactions, and personal interests.

b. Information Influencing Perceptions of Employment Opportunities

The study found that both new and final-year students largely reported having received information that influenced their perceptions of employment opportunities, at

98% for each group. Only 2% from both groups indicated they had never received such information. This shows that the majority of students, regardless of their academic level, have been exposed to job market information.

c. External Influences on Perceptions

The study revealed that the majority of new students (84%) shape their perceptions of employment opportunities based on the belief that many companies require workers skilled in Islamic financial management. A smaller proportion (14%) are influenced by the idea that graduates can become entrepreneurs in Islamic management and business, and only 2% think that career opportunities are limited to becoming Islamic bank employees. Meanwhile, final-year students exhibit more varied perceptions: 58% are still influenced by industry demands for Islamic finance professionals, 20% see opportunities in entrepreneurship, 12% mention being influenced by internship experiences and coursework, while the remaining 8% cite other specific external factors.

d. Attitudes Toward External Influences

The study shows that most new students agree that external factors influence their decision-making, with 49 students (98%) agreeing and only 1 student (2%) disagreeing. Similarly, among final-year students, 47 students (94%) agree that external influences play a role in their decision-making, while 3 students (6%) disagree.

e. Work-Related Experiences

The data indicates that only 5 new students (10%) reported having work-related experience, while 45 students (90%) stated they had none. This is understandable, as new students are generally at the beginning of their studies and have not yet participated in many practical work activities. In contrast, all final-year students (100%) reported having work-related experiences, showing that they have had opportunities for direct engagement in the workforce through internships, fieldwork, or other practical training programs.

f. Types of Work-Related Experiences

The findings show that most new students (92%) gained experience primarily through practical coursework. Other types of experience included internships (4%), training related to their program (2%), and fieldwork (2%). This indicates that new students' experiences are largely academic rather than professional. On the other hand, final-year students primarily gained experience through internships (92%), followed by fieldwork (6%) and training related to their program (2%). None cited coursework as their dominant form of experience, reflecting greater involvement in real-world practice outside the classroom.

g. Understanding After Work Experience

The results demonstrate that all new students (100%) reported gaining understanding after having work experience. Similarly, all final-year students (100%) also reported improved understanding after gaining work-related experience. This suggests that practical experience, whether in the form of internships, training, fieldwork, or coursework, significantly enhances students' comprehension of their field of study.

h. Outcomes of Work Experience

The study shows that most new students (96%) reported that their experience provided them with an understanding of future job opportunities, while only 4% stated they gained knowledge and skills specific to careers in Islamic banking. In contrast, the results for final-year students indicate a significant shift: 80% reported gaining specific knowledge and skills related to Islamic banking careers, 16% reported gaining understanding of job opportunities, and 4% mentioned other outcomes from their experiences.

i. Influence of Coursework

The data reveals that most new students (98%) agreed that coursework influenced them, while only 2% disagreed. In contrast, all final-year students (100%) agreed that their courses had an influence. This indicates that both new and final-year students generally experience positive impacts from the courses offered.

Discussion of Research Findings

Students' Perceptions of the Islamic Banking Study Program

New students tend to be less independent in making decisions about pursuing higher education, whereas final-year students demonstrate greater independence. This indicates a development of autonomy as students progress through their studies. The majority of students perceive the Islamic Banking study program as having promising career prospects, reflecting a generally positive perception of the program's relevance in the future. New students are largely influenced by their peers, while final-year students rely more on family and the internet. This suggests that final-year students are more proactive in seeking information.

Reasons for Choosing the Islamic Banking Study Program

Islamic Banking is not the first choice for most students, both new and final-year. This shows that the program often serves as a backup option. External factors such as job prospects and accreditation are the main reasons for choosing the program, while personal interest remains a minority factor. Most students choose Islamic Banking either as an alternative or because it is easier to enter, indicating that the choice is not entirely based on passion or in-depth understanding. However, final-year students tend to feel a stronger sense of alignment with the program, suggesting a process of adjustment and acceptance throughout their academic journey.

Perceptions of Job Opportunities

Final-year students begin to hold more realistic and positive views of job opportunities, while new students remain more pessimistic. Final-year students possess more information, reflecting the impact of learning environments and experiences. New students rely primarily on family for information, whereas final-year students turn to campus environments and the internet, indicating broader access to sources. Furthermore, final-year students have a more diverse understanding of career prospects, while new students still focus mainly on careers within Islamic banks.

Factors Influencing Perceptions of Employment Opportunities

New students generally depend on course materials and lack direct work experience, making their perceptions more limited and industry-oriented. In contrast, final-year students, having undergone internships and fieldwork, develop broader, more reflective perspectives on career opportunities. The majority of students acknowledge that external factors influence their career decisions. Practical experience has proven highly beneficial in enhancing

understanding, and coursework also plays a significant role, particularly for final-year students.

CONCLUSION

The results of this study indicate that there are differences in perceptions between new students and final-year students regarding the career prospects of the Islamic Banking program. New students generally perceive career opportunities as limited to Islamic banks, while final-year students have a broader understanding due to their coursework and internship experiences. These perceptions are influenced by internal factors such as interest and knowledge, as well as external factors including family, peers, and work experience. Many students initially did not choose this program as their primary option; however, over time, they began to adapt and recognize the available opportunities. Nevertheless, students' understanding of career prospects outside the banking sector—such as in fintech, cooperatives, zakat institutions, education, and Islamic entrepreneurship—still needs to be strengthened.

Suggestion

The suggestions from this research are directed to several parties. The Head of the Islamic Banking Study Program at UIN Sumatera Utara is expected to actively introduce the program and its career prospects from the beginning, update the curriculum in accordance with industry demands, and expand internship and training partnerships. Relevant institutions are encouraged to open internship opportunities, support training, and engage in industry-based education. For future research, it is recommended to involve more universities, employ qualitative approaches, and examine social and psychological factors influencing career perceptions. Students of the Islamic Banking program at UIN Sumatera Utara are also expected to be more proactive in seeking information, participating in training, and developing soft skills and professional networks.

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