



The Effect of Internship Experience, Learning Achievement, and Self-Efficacy on Sharia Banking Students' Job Readiness

Septiana Dwi Kusuma Putri^{1*}, Husna Ni'matul Ulya²

^{1,2} UIN Kiai Ageng Muhammad Besari Ponorogo, Indonesia,

Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: septiana13615@gmail.com Keywords: Internship Experience, Job Readiness, Learning Achievement, Self-Efficacy, Sharia Banking	Introduction/Main Objectives: This study examines the influence of internship experience, learning achievement, and self-efficacy on the job readiness of Islamic Banking students in response to the growing need for competent and work-ready human resources in Indonesia's Islamic banking industry. Research Methods: A quantitative associative approach was used with 136 students selected using the Slovin formula. Data were collected through questionnaires and analysed using validity, reliability, classical assumption, multiple linear regression, and hypothesis tests with SPSS 25. Finding/Results: Internship experience, learning achievement, and self-efficacy had positive and significant effects on job readiness, both partially and simultaneously. The model explained 61.4% of the variation in job readiness. Conclusion: Strengthening internship experience, academic achievement, and self-efficacy can improve the job readiness of Islamic Banking students.
Page: 83-91	AICIE with CC BY license. Copyright © 2026, the author(s)

INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown rapid improvement in recent years. This growth requires the availability of competent, work-ready human resources, especially among Islamic Banking students, who are prospective professionals in the Islamic finance sector. Job readiness is important because students must understand the concepts and principles of Islamic banking and know how to practice it in financial institutions. Students also need strong skills and confidence to compete in the world of work. (Ainolyaqin, 2024). In fact, there are still Islamic Banking students who lack the work readiness to enter the Islamic banking industry. Some students feel that they do not understand the world of work as a whole and still experience a gap between the theory learned in lectures and the conditions in the field. In addition, some students still lack confidence in their abilities as they enter the world of work. This is based on preliminary interviews conducted by researchers with several students in the Sharia Banking Study Program to obtain an initial overview of the research problems. (Initials S et al., Interview, December 5, 2025).

According to Donald E. Super's Career Development Theory, job readiness is influenced by individuals' experience, knowledge, and self-concept. (Super, 2011). In this study, internship experience is understood as students' direct exposure to the world of work. Learning achievement refers to students' ability to master the material presented during lectures. *Self-efficacy* reflects students' confidence in their ability to tackle tasks and work challenges. These three factors are estimated to have an important role in shaping student work readiness. Previous research has shown that internship experience and *self-efficacy* positively affect student work readiness (Maliki & Rini, 2024). Other studies have also found that learning achievement and *self-efficacy* positively affect work readiness (Husna Ghoida & M. Farid. However, research on internship experience still shows differences. Some studies have found that internship experience has a significant effect on job readiness, while others have found no significant effect. (Ainunisa & Mohammad Abdul Mukhyi, 2025).

The differences in the study's results indicate a research gap that warrants further investigation. In addition, research that simultaneously examines internship experiences, learning achievements, and self-efficacy among Islamic Banking students remains relatively limited. This study not only examines the influence of internship experience, learning achievement, and self-efficacy on job readiness. This research also applies Donald E. Super's Career Development Theory to explain how the relationship among experience, academic ability, and self-confidence shapes job readiness. These three factors are seen as a unit that supports each other in the process of student career development. Therefore, this research is important to provide a clearer picture of the factors that affect the work readiness of Islamic Banking students. This study aims to determine the influence of internship experience, learning achievement, and *self-efficacy* on the work readiness of Islamic Banking students. The results of the research are expected to provide useful information for students in preparing to enter the

world of work and serve as input for study programs to improve the quality of learning and the implementation of internships.

METHOD

This study uses a quantitative approach and is of an associative research design. This approach is used to analyze the influence of internship experience, learning achievement, and self-efficacy on the work readiness of Islamic Banking students. (Juliansyah Noor, 2016). The theoretical framework of the research is Donald E. Super's Career Development Theory, which explains that job readiness is shaped by individual development processes influenced by experience, knowledge, and self-concept. In this study, internship experience represents work experience, learning achievement represents academic ability, and self-efficacy represents an individual's confidence in their abilities. The research population comprises all students in the Sharia Banking Study Program at UIN Kiai Ageng Muhammad Besari Ponorogo, class of 2022, totaling 205 students. The sample size was determined using the Slovin formula with a 5% error rate, yielding 136 respondents. Furthermore, the sample was selected using purposive sampling, with the criteria being students in the Sharia Banking Study Program class of 2022 who have participated in the internship program and are willing to serve as research respondents. The criteria are used because respondents are considered to have experience with the variables under study, enabling them to provide relevant information to achieve the research objectives (Monalisa et al., 2025).

The research instrument used a four-level Likert scale. Internship experience variables are measured through indicators of internship duration, human resource development, consolidation of learning outcomes, work skills, and the formation of work attitudes. Learning achievement variables are measured through cognitive, affective, and psychomotor aspects. The self-efficacy variable is measured through level, strength, and generality indicators. Meanwhile, job-readiness variables are measured by physical, mental, and emotional conditions; needs and motivation; and knowledge and skills. Data were analyzed using the SPSS program version 25. Data analysis includes validity and reliability tests, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis. Hypothesis testing was carried out using the t-test, F-test, and coefficient of determination (R^2) to assess the partial or simultaneous influence of the independent variables on the work readiness of Islamic Banking students. (Riyanto & Hatmawan, 2020).

RESULT AND DISCUSSION

Testing Research Instruments

Research instruments are tested for validity and reliability to ensure they measure research variables accurately and consistently. The validity test was carried out by comparing the calculated r-value with the r-table value of 0.168 at a 5% significance level. Meanwhile, the

reliability test was carried out using Cronbach's alpha, with a minimum threshold of 0.60. The results of the instrument validity and reliability test are presented in Table 1.

Table 1. Test Results of Research Variable Instruments

Variable	Number of Items	Range r-count	r-table	Cronbach's	Remarks
Internship Experience (X1)	10	0,474–0,680	0,168	0,789	Valid and reliable
Learning Achievement (x2)	6	0,471–0,703	0,168	0,662	Valid and reliable
Self-Efficacy (X3)	6	0,571–0,771	0,168	0,770	Valid and reliable
Job Readiness (Y)	8	0,530–0,658	0,168	0,732	Valid and reliable

Source: Primary Data processed SPSS'25 2026

Based on Table 1, all statement items on the variables Internship Experience, Learning Achievement, Self-Efficacy, and Job Readiness have an r-count value greater than the r-table of 0.168. The result shows that all statement items are declared valid. The results of the reliability test showed that Cronbach's alpha was 0.789 for Internship Experience, 0.662 for Learning Achievement, 0.770 for Self-Efficacy, and 0.732 for Job Readiness. All Cronbach's Alpha values are greater than 0.60, indicating that the research instrument is reliable. Thus, all research instruments are suitable for use in data collection.

Respondent Characteristics

Table 2. Respondent Characteristics

Characteristics	Categories	Frequency	Percentage (%)
Gender	Male	16	11,8%
	Women	120	88,2%
Classes	Quantity	136	100%
	PS A – PS I	136	100%
	Sharia Commercial Banks	104	76,5%
Internship Places	Sharia Business Unit	4	2,9%
	BPRS	28	20,6%
GPA	3,50–4,00	136	100%

Source: Primary Data processed SPSS'25 2026

Descriptive Statistics

Descriptive statistical analysis was conducted to characterize the data for each research variable. The results of the analysis include the minimum, maximum, mean, and standard deviation values presented in Table 3.

Table 3. Descriptive Statistical Results

Variable	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Internship Experience	136	22	40	30,65	3,433
Learning Achievement	136	12	23	17,56	2,093
Self-Efficacy	136	14	24	19,90	2,379
Job Readiness	136	18	32	25,35	2,555

Source: Primary Data processed SPSS'25 2026

Normality Test

Table 4. Normality Test Results

	One-Sample Kolmogorov-Smirnov Test		
	Test Statistic	N	Sig
Unstandardized Residual	0,063	136	0,200

Source: Primary Data processed SPSS'25 2026

Based on Table 4.15, the Unstandardized residual sig of 0.200 > 0.05 indicates that the data is normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Variable	Tolerance Value	VIF	Remarks
Internship Experience	0,724	1,381	Multicollinearity does not occur
Learning Achievement	0,759	1,318	Multicollinearity does not occur
Self Efficacy	0,938	1,066	Multicollinearity does not occur

Source: Primary Data processed SPSS'25 2026

Based on Table 5, all variables have a tolerance value greater than 0.10 and a value of VIF is smaller than 10. Therefore, there is no multicollinearity among the variables in the regression model.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Variable	Sig	Remarks
Internship Experience	0,632	Heteroscedasticity does not occur
Learning Achievement	0,458	Heteroscedasticity does not occur
Self Efficacy	0,205	Heteroscedasticity does not occur

Source: Primary Data processed SPSS'25 2026

Based on Table 6, all variables have a significance value greater than 0.05. Since the three variables are not related to the residual absolute price, heteroscedasticity does not occur, and the test for heteroscedasticity is satisfied.

Multiple Linear Regression Test

Table 7. Multiple Linear Regression Test Results

Variable	Coefficient (B)
(Constant)	9,210
Internship Experience	0,138
Learning Achievement	0,301
Self Efficacy	0,333

Source: Primary Data processed SPSS'25 2026

Based on the results of the analysis, the regression equation was obtained as follows:

$$Y = 9.210 + 0.138X_1 + 0.301X_2 + 0.333X_3 + e$$

1. A constant value of 9.210 indicates that if internship experience, learning achievement, and self-efficacy are zero, job readiness is estimated at 9.210.
2. The internship experience regression coefficient of 0.138 indicates that a one-unit increase in internship experience increases job readiness by 0.138 units, assuming learning achievement and self-efficacy remain constant.
3. The learning achievement regression coefficient of 0.301 indicates that a one-unit increase in learning achievement increases job readiness by 0.301 units, holding internship experience and fixed self-efficacy constant.
4. The self-efficacy regression coefficient of 0.333 indicates that a one-unit increase in self-efficacy increases job readiness by 0.333 units, holding internship experience and fixed learning achievement constant. All regression coefficients are positive, indicating that internship experience, learning achievement, and self-efficacy are directly related to job readiness.

T Test (Partial)

Table 8. T Test Results (Partial)

Variable	Thitung	Sig
Internship Experience	4,297	0,000
Learning Achievement	5,835	0,000
Self Efficacy	8,151	0,000

Source: Primary Data processed SPSS'25 2026

Based on the t-test results, the variables Internship Experience (X1), Learning Achievement (X2), and Self-Efficacy (X3) had t-values greater than the critical value of 1.978. In addition, all variables have a significance value of 0.000, which is smaller than 0.05. These results show that Internship Experience, Learning Achievement, and Self-Efficacy have a partial but significant effect on Job Readiness (Y).

F-Test Results (Simultaneous) and Coefficient of Determination

Table 9. F-Test Results (Simultaneous) and Coefficient of Determination

Calculation	Sig	R	R Square
70,125	0,000	0,784	0,614

Source: Primary Data processed SPSS'25 2026

Based on the results of the simultaneous test, a significance value of 0.000 was obtained, which was smaller than 0.05, indicating that Internship Experience (X1), Learning Achievement (X2), and Self-Efficacy (X3) together had a significant effect on Job Readiness (Y). The correlation coefficient (R) value of 0.784 indicates a strong relationship between the three variables and Job Readiness. The R Square value of 0.614 indicates that Job Readiness can be explained by Internship Experience, Learning Achievement, and Self-Efficacy, of 61.4%. Other factors outside this study accounted for the remaining 38.6%.

DISCUSSION

1. The Influence of Internship Experience on Job Readiness

The results of the t-test showed that internship experience had a significant effect on job readiness with a tcal value of 4.297 > a ttable of 1.978 and a significance of 0.000 < 0.05. A regression coefficient of 0.138 indicates that internship experience is positively associated with job readiness. The better the internship experience students have, the higher their job readiness.

According to Donald E. Super's theory, work experience helps individuals recognize their abilities, interests, and job demands, thereby supporting their readiness to enter the workforce. Internship experiences provide students with the opportunity to gain hands-on work experience and understand the actual working conditions. The results of this study are consistent with the research by Masro Rosita Simanungkalit et al., which shows that internship experience has a positive and significant effect on students' work readiness. (Simanungkalit et al., 2024).

2. The Effect of Learning Achievement on Job Readiness

The results of the t-test showed that learning achievement had a significant effect on job readiness with a tcal value of 5.835 > a ttable of 1.978 and a significance of 0.000 < 0.05. The regression coefficient of 0.301 indicates that learning achievement is positively related to job readiness. The higher the learning achievement, the higher the student's work readiness.

According to Donald E. Super's theory, academic ability is part of career development because it reflects the mastery of knowledge needed in the world of work. Good academic performance indicates an individual's readiness to face the demands of the job. The results of this study are consistent with the research by Husna Ghoida and

M. Farid Wajdi, which shows that learning achievement has a positive and significant effect on student work readiness. (Husna Ghoida & M.Farid Wajdi, 2025).

3. The Effect of Self-Efficacy on Job Readiness

The results of the t-test showed that self-efficacy had a significant effect on work readiness, with a t_{cal} value of $8.151 > t_{table}$ (1.978) and a significance of $0.000 < 0.05$. The regression coefficient of 0.333 indicates that self-efficacy is positively associated with job readiness. The higher the self-efficacy, the higher the student's work readiness.

According to Donald E. Super's theory, belief in one's own abilities is part of the self-concept that plays a role in the formation of career readiness. Individuals with high self-confidence tend to be better prepared to meet the demands of the world of work. The results of this study are consistent with the research by Riki Ramadhani et al., which shows that self-efficacy has a positive and significant effect on students' work readiness. (Ramadhani et al., 2025).

4. The Influence of Internship Experience, Learning Achievement, and Self-Efficacy on Job Readiness

The results of the F test showed that internship experience, learning achievement, and self-efficacy simultaneously had a significant effect on job readiness, with a significance value of $0.000 < 0.05$. The R-squared value of 0.614 indicates that the three variables explain 61.4% of the variance in job readiness, while other factors outside the study account for the remaining 38.6%.

According to Donald E. Super's theory, job readiness is influenced by individual development, including experience, abilities, and self-confidence. Internship experience provides hands-on work experience, learning achievement reflects academic ability, and self-efficacy demonstrates an individual's confidence in their abilities. These three factors support each other in shaping work readiness. The results of this study are in line with Moh's research. Chairil Asmawan, Herlina Yuliana Pertiwi, and Rochman Hadi Mustofa showed that work practice experience, learning achievement, and self-efficacy had a significant effect on job readiness (Asmawan et al., 2022).

CONCLUSION

This study shows that internship experience, learning achievement, and self-efficacy have a positive and significant effect on the work readiness of Islamic Banking students. The internship experience helps students gain hands-on experience in the world of work, increasing their job readiness. Learning achievement provides a knowledge base that supports students' ability to face work. Self-efficacy also plays a role in increasing students' confidence in their abilities when facing work challenges. Together, the three variables explained 61.4% of the variation in student work readiness, with 38.6% attributable to factors outside this study. The results of this study show that job readiness is influenced not only by academic ability but also by practical experience

and confidence. However, this study has limitations because the respondents are limited to the 2022 batch of Sharia Banking students at a single university, so the results cannot yet be generalized to students' conditions more broadly.

REFERENCES

- Ainolyaqin, A. Y. (2024). The development of Islamic banking in supporting financial inclusion in Indonesia. *Scientific Journal of Islamic Economics*, 10(1), 1130. <https://doi.org/10.29040/Jiei.V10i1.12117>
- Ainunisa Ainunisa & Mohammad Abdul Mukhyi. (2025). Analysis of Academic Achievement, Internship Experience, Competence, and Work Motivation on the Job Readiness of Gunadarma University Students. *Ppiman Center for Management Science Publications*, 3(4), 128–137. <https://doi.org/10.59603/Ppiman.V3i4.1107>
- Asmawan, M. C., Pertiwi, H. Y., & Mustofa, R. H. (2022). The Effect Of Industrial Work Practices, Learning Achievement, And Self-Efficiency On Vocational High School Students' Job Readiness. *Proceedings International Conference On Education, Innovation, and Social Science*, 330–335.
- Dr. Juliansyah Noor, S. E. (2016). *Research Methodology: Thesis, Dissertation, and Scientific Paper*—Medium Pregnancy.
- Husna Ghoida & M.Farid Wajdi. (2025). The Effect of Learning Achievement, Work Motivation, and Self-Efficacy on Job Readiness: A Study on Final Students of the Faculty of Economics and Business, University of Muhammadiyah Surakarta. *Al-Kharaj: Journal of Sharia Economics, Finance & Business*, 7(2). <https://doi.org/10.47467/Alkharaj.V7i2.7046>
- Maliki, D. O., & Rini, H. P. (2024). The Effect of Self-Efficacy and Msib Internship Experience on the Job Readiness of Management Study Program Students of UPN "Veteran" East Java. *Scientific Journal of Management, Economics, & Accounting (MEA)*, 8(3), 1397–1411. <https://doi.org/10.31955/Mea.V8i3.4604>
- Monalisa, M., Kusumastuti, S. Y., & Suparyati, A. (2025). *Quantitative Research Methodology: Hypothesis Development and Testing*. Pt. Sonpedia Publishing Indonesia.
- Ramadhani, R., Sudarman, S., & Riyadi, R. (2025). The Effect of Self-Efficacy on the Work Readiness of Active Students of the 2021 Class of Economics Education, Mulawarman University. *Riggs: Journal Of Artificial Intelligence And Digital Business*, 4(2), 1879–1883. <https://doi.org/10.31004/Riggs.V4i2.753>
- Riyanto, S., & Hatmawan, A. A. (2020). *Research Methods: Quantitative research in the fields of management, engineering, education, and experimentation*. Deepublish.
- Simanungkalit, M. R., Telaumbanua, D. A., Napitupulu, J. A., & Tambunan, T. S. (2024). The Effect of Internship Experience on Student Work Recollection. *Jmri Journal Of Multidisciplinary Research And Innovation*, 2(3), 82–86. <https://doi.org/10.61240/Jmri.V2i3.84>
- Super, D. E. (2011). *The Psychology Of Careers: An Introduction To Vocational Development*. Sarup Book Publishers.