

The Effect of Internship Experience, Work Interest, And Soft Skills on Students' Work Readiness in Sharia Insurance

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Abstract

This study analyzes the impact of internship experience, work interest, and soft skills on the work readiness of students in the Sharia Insurance Study Program, Faculty of Economics and Islamic Business, at the State Islamic University of North Sumatra. The primary objective of this study is to quantitatively analyze the contribution of each independent variable to students' job readiness in the Islamic insurance sector. The research method employed is a quantitative approach using multiple linear regression. Data were collected from a population of 149 students from the 2020 and 2021 cohorts, with a sample size of 60 respondents determined using the Slovin formula. Data analysis was conducted using SPSS version 26 and EVIEWS 10 software. The results of the study indicate that the variables of work interest and soft skills have a positive and significant influence on students' work readiness. At the same time, internship experience does not have a considerable impact. Simultaneously, these three variables account for 67.9% of students' work readiness. The conclusion of this study emphasizes the importance of developing soft skills and enhancing work interest in preparing students to enter the workforce, particularly in the Islamic insurance sector. However, the limited internship duration (one month) was found to be a constraint in providing in-depth work experience.

INTRODUCTION

The current job market requires college graduates who not only possess a strong academic foundation but also have comprehensive readiness to face intense competition. This phenomenon is increasingly relevant in the context of the rapidly growing Islamic insurance industry, where the need for a competent and integrity-driven workforce is crucial. Sharia insurance, which is based on the principles of mutual aid and justice (Aramiko et al., 2022), requires individuals who not only master technical skills but also possess soft skills and interests aligned with the industry's values. The unemployment rate in Indonesia, especially among university graduates, remains a concern. Data from the Central Statistics Agency (BPS) in 2023 shows that the number of unemployed university graduates reached 787,973 people. This situation is worrying because it shows a gap between the competencies possessed by graduates and the actual needs of the industry. The insured are promised protection from the dangers they face through insurance, which shows the importance of work readiness in facing challenges in this sector (Nasution, 2019). Based on informal interviews with 2025 alumni of the Sharia Insurance Study Program at UINSU, there were 179 graduates in 2019 and 2020, but only 3 students managed to find employment in the insurance industry. This indicates a significant mismatch between educational background and job field, reflecting challenges in preparing competitive graduates for the job market, as well as a gap

between graduates' competencies and industry needs, particularly in the rapidly growing Islamic insurance sector.

Student readiness for work is the result of a complex interaction of various factors. Within the framework of human capital theory (Becker, 1964), investment in education and experience is considered to enhance individual productivity. In line with this, internship experience is often viewed as a crucial bridge between theory and practice, offering direct insights into the workplace and refining professional skills (Fachrina & Yusrizal, 2023). However, the effectiveness of internships in enhancing work readiness remains a subject of debate in the literature; some studies indicate significant effects (Putri & Anwar, 2023), while others find no substantial impact (Hutabarat, 2016), and a survey by Inak (2021) highlights the lack of work experience as a significant barrier.

In addition to practical experience, career interest also plays a crucial role. According to Career Interest Theory (Holland, 1997), individuals are more motivated and prepared when their interests align with their field of work. Students with a high interest in the Islamic insurance sector are more proactive in seeking opportunities and acquiring relevant skills (Amanda, 2024; Qadisayah et al., 2024). This interest drives better work readiness (Dewi, 2022; Suyanto et al., 2019).

Soft skills such as communication, teamwork, and time management are increasingly recognized as vital components of work readiness. In the context of social cognitive learning theory (Bandura, 1986), soft skills develop through interaction and experience, enabling individuals to adapt to dynamic work environments (Februari et al., 2024). These abilities encompass ethics, professionalism, and critical thinking (Dalimunthe et al., 2023) and have been shown to significantly influence work readiness (Putri & Anwar, 2023; Wahyuni et al., 2023). However, many students still face challenges in developing these soft skills during their studies.

The gap between previous studies shows that although there is a better understanding of the influence of work interests and soft skills, internship experience remains an under-explored area. This creates a need for more in-depth research on how internship experience can be optimized to improve students' work readiness, especially in dynamic sectors such as Islamic insurance. This research seeks to examine the impact of internship experience, work interest, and soft skills on the work readiness of students enrolled in the Sharia Insurance Study Program at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra.

The question in this study is: How do internship experience, work interest, and soft skills affect the work readiness of students in the Islamic insurance sector? the objective is to conduct a thorough analysis of the influence exerted by these three variables and to offer recommendations aimed at enhancing students' work readiness. The distinctiveness of this research stems from its targeted examination of the Islamic insurance industry, which has not been extensively studied, as well as the use of regression analysis methods that can provide a clearer picture of the relationships between these variables.

METHODS

Type of Research

Research methods are scientific approaches to collecting data for specific applications and purposes. This study uses a quantitative research design. Quantitative research is grounded in the positivist paradigm, which entails examining populations and samples, gathering data through

research instruments, and analyzing quantitative or statistical data to evaluate hypotheses (Putri & Anwar, 2023). This study utilizes both primary and secondary data. Primary data are obtained by directly distributing questionnaires to respondents, who complete them independently. In contrast, secondary data are sourced from existing studies, literature, and scholarly journals pertinent to the research topic.

Population and Sample

In this study, the population consisted of 149 students enrolled in the Sharia Insurance Study Program at UIN Sumatera Utara in the 2020 and 2021 academic years. The following is data on students enrolled in the Sharia Insurance Study Program in the 2020 and 2021 academic years:

**Table 1. Number of Students Enrolled in the Sharia Insurance Study Program
at UIN North Sumatra**

No	Year of Enrollment	Population (Students)
1	2020	71
2	2021	78
Total	149	

Source: Academic Data from FEBI UINSU, 2025

A sample is part of a population (Purwanza, 2022). In this study, the author used the Slovin formula to determine the sample size.

$$n = \frac{N}{1 + N (e)^2}$$

Information:

n: Number of samples

N: Population size

e: Margin of error or maximum tolerable error of 10%

Calculation results:

$$n = \frac{N}{1 + N (e)^2}$$

$$n = \frac{149}{1 + 149 (0,1)^2}$$

$$n = \frac{149}{2,49}$$

$$n = 60$$

Data Analysis Techniques

The analytical approach employed in this study is multiple regression analysis. The researcher used SPSS 26 and Eviews 10 software as tools to analyze the data. The researcher used SPSS because it is more optimal and has become the standard in testing the validity and reliability of questionnaire data. Meanwhile, EViews was chosen because it excels in regression analysis and classical assumption testing and is capable of accurately processing primary data from questionnaires. The simultaneous use of both software programs is intended to support the accuracy and completeness of the research results, given that each has its own advantages. With the regression equation:

$$WR = a + b_1IE + b_2WI + b_3SS + e$$

Information:

WR: Work Readiness

IE: Internship Experience

WI: Work Interest

SS: Soft Skills

a: Constant

b: Regression Coefficient

e: Probability of Error

Data Collection Techniques

Data collection in this study was conducted by administering questionnaires to students through Google Forms. The research instruments consisted of closed-ended questionnaires utilizing a 1–5 Likert scale, with items tailored to each variable in accordance with pertinent theoretical frameworks.

- a. The internship experience variable was measured using five indicators, namely: duration of internship, education and human resource development, consolidation of learning outcomes, work skills, and attitude formation (Putri & Anwar, 2023).
- b. The work interest variable was measured using indicators that included: individual awareness, the presence of extrinsic interest in activities, intrinsic interest, educational background, and enjoyment of preferred activities based on Pintrich and Schunk in (Sari & Rafsanjani, 2020).
- c. The soft skills variable was measured based on five main aspects, namely: communication skills, responsibility, cooperation, adaptability, and honesty (Jafar & Wahyuni, 2016).
- d. The construct of work readiness is operationalized through multiple indicators, including the demonstration of critical thinking skills, the capacity for logical and

objective reasoning, adaptability to changing environments, the willingness to assume individual accountability, and the aspiration to advance professionally by keeping abreast of developments within the relevant field of expertise (Putri & Anwar, 2023).

All of these indicator items are designed to reflect the characteristics of each variable and have been structured to meet content validity based on relevant scientific references. In addition, the researchers also conducted informal interviews with several alumni as supporting data in compiling the research background.

The researchers attempted to formulate hypotheses or preliminary assumptions from this study, as follows:

H1: Internship experience has a positive and significant effect on students' work readiness.

H2: Interest in work has a positive and significant effect on students' work readiness.

H3: Soft skills have a positive and significant effect on students' work readiness.

H4: Internship experience, work interest, and soft skills simultaneously have a positive and significant effect on students' work readiness.

The conceptual framework for this study is as follows:

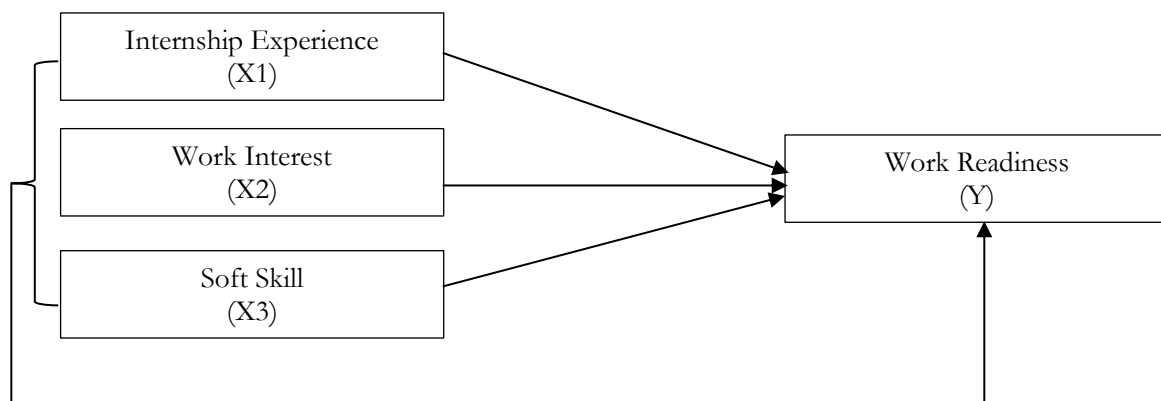


Figure 1. Conceptual Framework

Source: Author 2025

RESULTS AND DISCUSSION

Validity Test

According to (Ghozali, 2018), the validity of the questionnaire was assessed by comparing the calculated r-value of each item with the critical r-value from the table. An item is considered valid if its calculated r exceeds the table r. The results of the validity test are presented in the following table:

Table 2. Validity Test Results

Variable	Statement Item	r-count	r-table	Description
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Internship Experience (IE)	1	0,590	0,254	Valid
	2	0,816	0,254	Valid
	3	0,833	0,254	Valid
	4	0,783	0,254	Valid
	5	0,780	0,254	Valid
Work Interest (WI)	1	0,757	0,254	Valid
	2	0,880	0,254	Valid
	3	0,852	0,254	Valid
	4	0,883	0,254	Valid
	5	0,946	0,254	Valid
Soft Skill (SS)	1	0,688	0,254	Valid
	2	0,898	0,254	Valid
	3	0,912	0,254	Valid
	4	0,841	0,254	Valid
	5	0,732	0,254	Valid
Work Readiness (WR)	1	0,805	0,254	Valid
	2	0,863	0,254	Valid
	3	0,814	0,254	Valid
	4	0,824	0,254	Valid
	5	0,798	0,254	Valid

Source: Processed Research Data, 2025

Based on the calculations presented in Table 2, it is evident that all items for each variable in this study are valid, as the computed r-values exceed the critical r-value of 0.254.

Reliability Test

Consistency over time serves as a reliability assessment to evaluate an individual's response stability to a given statement. The reliability of a variable is assessed using the Cronbach's Alpha coefficient, where a value greater than 0.60 is considered indicative of acceptable reliability (Ghozali, 2018).

Table 3. Reliability Test Results

Variabel	Cronbach Alpha	Rule Of Thumb	Description
Internship Experience (IE)	0.781	0.60	Reliable
Work Interest (WI)	0.912	0.60	Reliable
Soft Skill (SS)	0.875	0.60	Reliable
Work Readiness (WR)	0.876	0.60	Reliable

Source: Processed Research Data, 2025

According to the data presented in Table 3, all variables in this study demonstrate reliability, as indicated by Cronbach's Alpha coefficients exceeding 0.60. Consequently, the statement items are deemed suitable to be utilized as instruments for subsequent research.

Descriptive Statistical Analysis

Table 4. Descriptive Statistics

Date:

04/01/25

Time: 22:54

Sample: 1 60

	Work Readiness (WR)	Internship Experience (IE)	Work Interest (WI)	Soft Skill (SS)
Mean	19.90000	19.23333	16.55000	19.83333
Median	20.50000	18.50000	17.00000	21.00000
Maximum	25.00000	25.00000	25.00000	25.00000
Minimum	10.00000	10.00000	9.000000	12.00000
Std. Dev.	3.462633	3.082848	4.143302	3.513493
Skewness	-0.653660	-0.228257	-0.075980	-0.567295
Kurtosis	2.957522	3.183336	2.509967	2.279889
Jarque-Bera	4.277226	0.605042	0.658060	4.514632
Probability	0.117818	0.738953	0.719621	0.104631
Sum	1194.000	1154.000	993.0000	1190.000
Sum Sq. Dev.	707.4000	560.7333	1012.850	728.3333
Observations	60	60	60	60

Source: Processed Research Data, 2025

Based on the descriptive analysis results in the table above, it is known that the average work readiness (WR) is 19.90000, with a maximum value of 25.00000 and a minimum value of 10.00000. The median value for work readiness is 20.50000, with a standard deviation of 3.462633, indicating a fairly high level of data variation. For Internship Experience (IE), the average is 19.23333, the maximum value is 25.20000, the minimum value is 10.00000, the median is 18.50000, and the standard deviation is 3.082848. Furthermore, Work Interest (WI) has an average value of 16.55000, a maximum value of 23.00000, and a minimum value of 8.000000. The median work interest is 17.00000, and the standard deviation is 4.143302. Soft Skills (SS) have an average of 19.83333, a maximum value of 26.00000, and a minimum value of 12.00000. The median for soft skills is 21.00000, and the standard deviation is 3.514935. All variables were measured using the same number of observations, namely 60 respondents, indicating sample size equivalence across each variable.

Normality Test

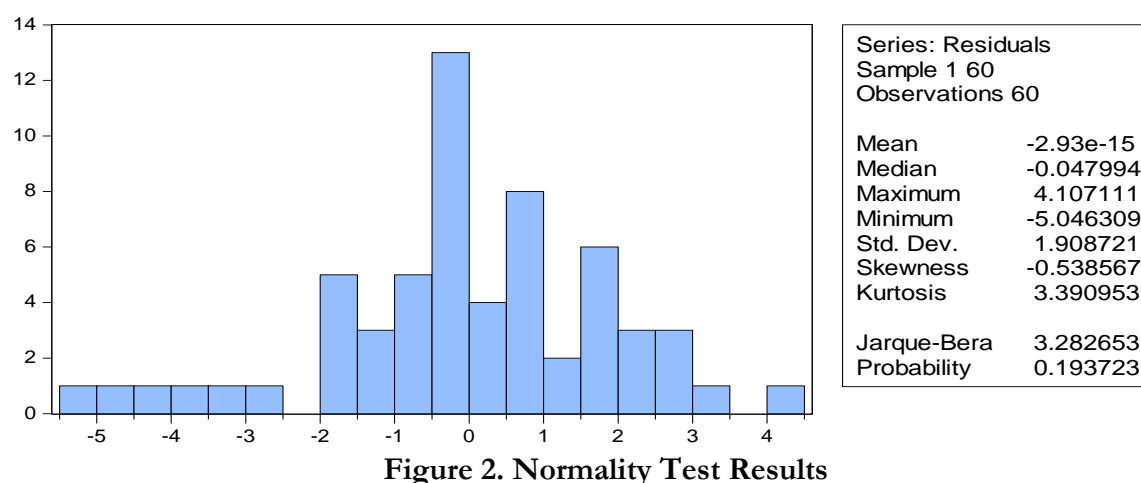


Figure 2. Normality Test Results
Source: Processed Research Data, 2025

From the results shown in Figure 2 above, it can be seen that the Jarque-Bera Probability value is $0.193723 > 0.05$. Therefore, it can be concluded that the data is normally distributed (Passes Normality).

Multicollinearity Test

Table 5. Multicollinearity Test Results

Variance Inflation Factors

Date: 04/01/25

Time: 16:22

Sample: 1 60

Included observations: 60

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
Constanta	3.305968	51.67745	NA
Internship Experience (IE)	0.009952	59.00305	1.453901
Work Interest (WI)	0.006489	29.49487	1.712265
Soft Skill (SS)	0.008006	50.74384	1.519048

Source: Processed Research Data, 2025

Based on the multicollinearity test results shown in Table 5, the Variance Inflation Factor (VIF) values for the independent variables are as follows: Internship Experience (IE) at 1.453901, Work Interest (WI) at 1.712265, and Soft Skills (SS) at 1.519048. Since all VIF values are below the threshold of 10, it can be concluded that multicollinearity is not present in the data.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Heteroskedasticity Test: Glejser

F-statistic	0.734314	Prob. F(3,56)	0.5359
Obs*R-squared	2.270959	Prob. Chi-Square(3)	0.5181
Scaled explained SS	2.503046	Prob. Chi-Square(3)	0.4747

Source: Processed Research Data, 2025

Based on Table 6, it can be seen that the results of the heteroscedasticity test using the Glejser method show a probability value (Obs*R-squared) of $0.5181 > 0.05$, indicating that the data is free from heteroscedasticity.

Autocorrelation Test

Table 7. Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.065759	Prob. F(2,54)	0.9364
Obs*R-squared	0.145777	Prob. Chi-Square(2)	0.9297

Source: Processed Research Data, 2025

Based on Referring to Table 7, the results of the autocorrelation test indicate that the Probability Obs*R-Square value is 0.9297, which is greater than the significance level of 0.05. Therefore, it can be concluded that the data meets the requirements of the autocorrelation test, confirming that no autocorrelation problem exists.

Multiple Linear Regression Test

Table 8. Multiple Linear Regression Test Results

Dependent Variable: Y

Method: Least Squares

Date: 04/01/25 Time: 16:21

Sample: 1 60

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Constanta	3.958395	1.818232	2.177057	0.0337
Internship Experience (IE)	-0.024476	0.099762	-0.245343	0.8071
Work Interest (WI)	0.323494	0.080554	4.015861	0.0002
Soft Skill (SS)	0.557573	0.089474	6.231705	0.0000

Source: Processed Research Data, 2025

$$\text{WR} = 3.958395 \text{ (c)} - 0.024476 \text{ (IE)} + 0.323494 \text{ (WI)} + 0.557573 \text{ (SS)}$$

1. The constant coefficient value is positive, meaning that if the independent variable is equal to 0, then Work Readiness (WR) is equal to 3.958395.
2. The regression coefficient value for the Internship Experience (IE) variable is negative at -0.02447, meaning that if the Internship Experience (IE) variable changes by 1 unit, the Work Readiness (WR) variable will decrease by -0.02447.
3. The regression coefficient value for the Work Interest (WI) variable is positive at 0.323494, which means that if the Work Interest (WI) variable changes by 1 unit, the Work Readiness (WR) variable will increase by 0.323494
4. The regression coefficient value of the Soft Skill (SS) variable is positive at 0.557573, which means that if the Soft Skill (SS) variable changes by 1 unit, the Work Readiness (WR) variable will increase by 0.557573

t-test (Partial)

Table 9. Results of the t-test (partial)

Dependent Variable: Y

Method: Least Squares

Date: 04/01/25

Time: 16:21

Sample: 1 60

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Constanta	3.958395	1.818232	2.177057	0.0337
Internship Experience (IE)	-0.024476	0.099762	-0.245343	0.8071
Work Interest (WI)	0.323494	0.080554	4.015861	0.0002
Soft Skill (SS)	0.557573	0.089474	6.231705	0.0000

Source: Processed Research Data, 2025

Based on the t-test results in Table 9 above, from the equation degree of freedom (df) = $n - k - 1$ = $60 - 3 - 1 = 56$, the t_{table} value in this study is 2.003. The results of the partial hypothesis testing through the t-test obtained the t_{count} value based on the coefficient value that can be seen in Table 11 above, showing that:

1. The Internship Experience (IE) variable has a t_{count} value of $-0.245 < t_{\text{table}}$ value of 2.003 and a Prob. (Significance) for internship experience is $0.8071 > 0.05$. Therefore, it can be concluded that H_0 is accepted and H_1 is rejected, meaning that the Internship Experience (IE) variable does not significantly influence the Work Readiness (WR) variable of students in Islamic insurance.
2. The Work Interest (WI) variable has a t_{count} value of $4.015 > t_{\text{table}}$ of 2.003 and a Prob. (Significance) value for work interest of $0.0002 < 0.05$. Therefore, it can be concluded

that H0 is rejected and H2 is accepted, meaning that the Work Interest Variable (WI) has a positive and significant effect on the Work Readiness Variable (WR) of students in Islamic insurance.

3. The Soft Skill Variable (SS) has a t_{count} value of $6.231 > t_{\text{table}}$ of 2.003 and a Prob. (Significance) for soft skills is $0.0000 < 0.05$. Therefore, it can be concluded that H0 is rejected and H3 is accepted, meaning that the Soft Skill Variable (SS) has a positive and significant effect on the Work Readiness (WR) of students in Islamic insurance.

F-test (Simultaneous)

Table 10. F Test Results (Simultaneous)

R-squared	0.696141	Mean dependent var	19.90000
Adjusted R-squared	0.679863	S.D. dependent var	3.462633
S.E. of regression	1.959180	Akaike info criterion	4.247270
Sum squared resid	214.9497	Schwarz criterion	4.386893
Log likelihood	-123.4181	Hannan-Quinn criter.	4.301884
F-statistic	42.76538	Durbin-Watson stat	1.855809
Prob(F-statistic)	0.000000		

Source: Processed Research Data, 2025

Based on Table 10 above, it is known that the F_{count} value of $42.765 > F_{\text{table}}$ 2.77 and the Prob. (F-statistic) is $(0.000) < 0.05$, it can be concluded that the variables of Internship Experience (IE), Work Interest (WI), and Soft Skills (SS) have a significant simultaneous effect on the Work Readiness (WR) variable of students in the Islamic insurance industry.

Testing the Coefficient of Determination R^2

Table 11. Results of the R2 Determination Coefficient Test

R-squared	0.696141	Mean dependent var	19.90000
Adjusted R-squared	0.679863	S.D. dependent var	3.462633
S.E. of regression	1.959180	Akaike info criterion	4.247270
Sum squared resid	214.9497	Schwarz criterion	4.386893
Log likelihood	-123.4181	Hannan-Quinn criter.	4.301884
F-statistic	42.76538	Durbin-Watson stat	1.855809
Prob(F-statistic)	0.000000		

Source: Processed Research Data, 2025

Based on the data presented in Table 11, the Adjusted R-Square value of 0.679863 demonstrates that the independent variables Internship Experience (IE), Work Interest (WI), and Soft Skills (SS) jointly explain approximately 67.9% of the variance in students' Work Readiness (WR). The remaining 32.1% of the variance is attributable to other factors beyond the scope of the variables examined in this study

DISCUSSION

The Effect of Internship Experience on Students' Work Readiness in Sharia Insurance

The results revealed that students' Work Readiness (WR) in Sharia Insurance was not significantly influenced by their Internship Experience (IE), with a regression coefficient of -0.024476, t-count -0.245, and p-value 0.8071. This finding suggests that, in this specific context, internship experience has not been a dominant factor in influencing students' work readiness. This outcome aligns with previous research by (Hutabarat, 2016). Still, it contradicts findings by Putri & Anwar (2023) and the general expectation derived from human capital theory (Becker, 1964), which posits that investments in practical experience should enhance an individual's value and readiness for the workforce.

A deeper analysis of the questionnaire responses reveals a critical insight: the indicator with the lowest score was the "Duration of Internship Practice," with the majority of students feeling that one month was insufficient to provide in-depth work experience. This limited duration likely restricts students to an observer role, minimizing their involvement in core work processes and limiting the guidance received from companies. Consequently, the potential for experiential learning (Kolb, 2014), where learning occurs through direct experience and reflection, is severely limited. Without sufficient time for active participation, skill development, and the consolidation of learning outcomes, the internship fails to significantly contribute to the practical skills and attitude formation necessary for work readiness. Therefore, to leverage internships as a genuine investment in human capital, a reevaluation of the duration and quality of the internship program is imperative to ensure it makes a tangible contribution to students' work readiness.

The Effect of Work Interest on Student Work Readiness in Sharia Insurance

This study found that Work Interest (WI) has a positive and significant effect on Work Readiness (WR) among students, with a regression coefficient of 0.323494, a t-value of 4.015, and a p-value of 0.0002. This strong positive relationship is consistent with career interest theory (Holland, 1997), which posits that individuals are more motivated and prepared for careers that align with their interests. The questionnaire results indicated that the highest scoring indicator for work interest was educational background, with a total score of 212 out of 60 respondents, highlighting the perceived relevance between their field of study and job prospects in the Islamic insurance industry. This suggests that students who perceive a strong connection between their academic pursuits and future career paths are more likely to develop a genuine interest, which in turn fuels their proactive engagement in preparing for the workforce.

Furthermore, this finding can be linked to the concept of self regulated learning, where individuals with high interest are more likely to take initiative in their learning and development (Panadero, 2017; Schunk & Zimmerman, 2011). However, informal interviews revealed non-academic barriers, such as low communication skills and a lack of self-confidence, which hindered the full preparedness of some students. The individual awareness indicator yielded the lowest score (189), indicating a gap in students' understanding of the broader social and interpersonal dimensions essential for professional success. This finding aligns with research by Dewi (2022) (2022) and (Suyanto et al., 2019), which emphasize the positive influence of work interest on work readiness. To further enhance this positive effect, higher education institutions should not only foster academic relevance but also integrate practice-based learning and comprehensive soft

skill training to address non-academic barriers, thereby strengthening students' work interests and holistic readiness.

The Effect of Soft Skills on Student Work Readiness in Sharia Insurance

The results of the study indicate that Soft Skills (SS) have a positive and significant effect on students' Work Readiness (WR), with a regression coefficient of 0.557573, a t-value of 6.231, and a p-value of 0.0000. The questionnaire indicates that the highest score is in the honesty aspect, with a total score of 262, reflecting the high integrity of students in their work. However, the lowest score is in the communication skills indicator, which only reached 209, indicating that some students still face difficulties in expressing ideas and interacting effectively. This finding aligns with the research by (Putri & Anwar, 2023; Amanda, 2024), which emphasize that soft skills significantly influence work readiness. Therefore, it is important for universities to strengthen the value of honesty and improve students' communication skills through self-development programs and curriculum updates, so that students can compete effectively in the workplace, particularly in the Islamic insurance sector.

CONCLUSION

This study shows that the variables of work interest and soft skills have a positive and significant influence on students' work readiness. Meanwhile, internship experience has no significant impact. The results of the regression analysis indicate that the higher a student's work interest, the greater their readiness to enter the workforce, while possessing good soft skills also contributes to increasing this readiness. However, this study has limitations, particularly in terms of the internship program's only one month, which proved insufficient to provide in-depth work experience. Additionally, non-academic barriers, such as students' limited communication skills and social awareness, are also factors that need to be taken into consideration. The findings contribute to the understanding of the importance of developing work interests and soft skills in preparing students to face challenges in the Islamic insurance industry.

Future research is recommended to explore the influence of non-academic factors on student work-readiness in greater depth, as well as to examine the effectiveness of soft skills training programs in a broader context. By following these steps, graduates of the Islamic Insurance Study Program can effectively compete in the Islamic financial services industry sector.

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