

Perception of Islamic Banking Students Toward Recruitment Practices in Islamic Banks

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Abstract:

The Islamic banking industry in Indonesia is experiencing rapid growth and has resulted in an increasing need for professional workers who understand the principles and practices of Islamic finance. Qualified human resources are a crucial element in the operational success of Islamic banks because they play a key role in achieving the institution's goals. Students, especially graduates of the Islamic Banking Study Program, have a significant opportunity to play an active

role in the development of the Islamic finance industry through direct contributions to Islamic banking institutions. Their involvement is not only interpreted as an effort to obtain employment or income, but also as a form of commitment to help build and strengthen the existence of Islamic banks in Indonesia. This study aims to examine and understand the views of Islamic Banking Study Program students regarding recruitment implementation in Islamic banks, which includes aspects of the system, selection process, and the application of Islamic values within it. Students perceive that recruitment practices in Islamic banks are not only oriented towards technical abilities, but also emphasize aspects of ethics, honesty, and integrity in accordance with Islamic principles. Most students have a positive perception of the recruitment system based on Islamic values, because it is considered capable of creating a fair and blessed work environment. However, they also assessed the need for increased outreach and practical understanding of the recruitment process to better prepare prospective workers for the challenges of Islamic banking. The method used was a qualitative approach with a phenomenological approach, using data collection techniques such as interviews, observation, and documentation. The research results are expected to provide a comprehensive overview of student perceptions and serve as a basis for Islamic banks to strengthen recruitment strategies that align with Islamic values.

Keywords: Recruitment, Perception, Students, Islamic Banking, Human Resources.

A. INTRODUCTION

The Islamic banking industry in Indonesia has experienced significant growth over the past two decades. According to data from the Financial Services Authority (OJK), by 2023, there will be 13 Islamic Commercial Banks and 20 Islamic Business Units operating in Indonesia, indicating rapid growth in the Islamic banking sector. This situation demands the availability of qualified human resources (HR), possessing high integrity, and a thorough understanding of the Islamic economic principles that underpin Islamic banking operations. However, on-the-job training demonstrates a gap between the expectations of Islamic Banking students as prospective employees and the reality of recruitment practices implemented by Islamic banks.

Many Islamic Banking students complain about the recruitment process at Islamic banks, which they perceive as lacking transparency, having unclear standards, and sometimes not aligning with the competencies they have learned during their studies (Fadhilah & Maburroh, 2024). Several students reported that the selection process placed greater emphasis on general aspects such as English language proficiency and personality, while specific knowledge of Islamic economics and banking received less weight in the testing phase. This phenomenon raises questions about the alignment of higher education

outcomes with the needs of the Islamic banking industry, as well as the effectiveness of recruitment practices in attracting candidates who are truly competent in Islamic banking.

Previous research has shown that students' knowledge and motivation significantly influence their interest in pursuing a career in Islamic banking (Ramayanti & Khoiriawati, 2023); (Mustika et al., 2024). However, students' interest and readiness are influenced not only by internal factors such as knowledge and motivation but also by their perceptions of the recruitment practices implemented by Islamic banks themselves. Perception is a complex cognitive process through which individuals interpret and assign meaning to information received from their environment (Nisa et al., 2023). In the context of recruitment, students' perceptions of the transparency of the process, fairness of selection, and the relevance of assessment criteria will shape their attitudes towards the organization and influence their decision to apply for jobs at Islamic banks (Nurohman, 2024).

Negative perceptions of recruitment practices can have serious consequences for the Islamic banking industry. Previous studies have revealed a gap between students' understanding of career opportunities in Islamic financial institutions and the reality on the ground, which can discourage qualified students from applying to Islamic banks (Rizki, 2024). Furthermore, a systematic literature review by Kharisma & Wening (2023) found that ineffective recruitment practices characterized by a lack of transparency, nepotism, and the use of inappropriate methods can negatively impact employee productivity and future performance.

This situation is even more concerning considering data showing that 90% of human resources working in Islamic banks do not have an educational background in economics or Islamic banking (MA et al., 2022). This fact indicates a mismatch between industry needs and the availability of workers with specific competencies in Islamic banking. Ironically, many graduates of Islamic banking programs are not absorbed into the industry and end up working in other sectors or at conventional banks (ABIDIN, 2023). This paradoxical situation raises a fundamental question: is this gap caused by the substandard quality of graduates, or is it due to the Islamic banking recruitment system's suboptimal recruitment of potential talent?

From a theoretical perspective, the Theory of Planned Behavior (TPB), developed by Ajzen (1991), explains that an individual's perception of an object shapes their attitude, which then influences behavioral intention and ultimately determines actual behavior. A recent meta-analysis by Hagger & Hamilton (2024), examining 87 longitudinal studies, validated this theory's predictive power. In the context of this study, students' perceptions of Islamic banking recruitment practices influence their attitudes toward the organization,

which in turn determine their intentions and decisions to apply for or not apply for jobs at Islamic banks. Signaling Theory (Spence, 1973; Connelly et al., 2025) provides an additional perspective, stating that recruitment practices are signals sent by organizations to prospective employees to reduce information asymmetry. Transparent, fair, and professional recruitment practices will send a positive signal about the quality of the organization, while poor recruitment practices will send a negative signal that can reduce the interest of qualified candidates to join (Krisbiyanto et al., 2024).

A literature review shows that research on student perceptions of recruitment practices in Islamic banks is still very limited. Most previous studies have focused on student interest in pursuing a career in Islamic banks in general, factors influencing interest such as religiosity, knowledge, and motivation, and the competencies of human resources already working in Islamic banks (Fartika et al., 2023; Kurniawan, 2024; Aulia & Jamilah, 2024). Research specifically exploring student perceptions of recruitment practices themselves, including dimensions of transparency, fairness, professionalism, relevance of selection criteria, and compliance with Islamic competencies, is still very rare, if not almost non-existent. In fact, understanding this perception is very important because it can influence students' career decisions and ultimately impact the availability of quality human resources in the Islamic banking industry (Rahayu et al., 2024).

The urgency of this research is increasingly felt amidst the government's target, through the 2023-2027 Indonesian Islamic Banking Development and Strengthening Roadmap (RP3SI) released by the Financial Services Authority (OJK), to increase the market share and competitiveness of Islamic banking. To achieve this target, human resources are needed who are not only technically competent but also possess a strong understanding of Islamic values and principles. Understanding the perceptions of Islamic Banking students regarding recruitment practices is a strategic step to ensure that the existing recruitment system is capable of attracting, selecting, and recruiting the best talent, thereby reducing the current human resource mismatch and supporting the sustainable growth of the Islamic banking industry in Indonesia.

Based on this background, this study aims to: (1) explore and describe the perceptions of Islamic Banking students regarding recruitment practices implemented by Islamic banks in Indonesia; (2) identify critical dimensions of recruitment practices that are the primary focus of student concerns; (3) analyze the factors that shape and influence student perceptions of Islamic bank recruitment practices; and (4) investigating how students' perceptions of recruitment practices influence their attitudes, intentions, and decisions to apply for jobs in Islamic banks.

This research is expected to provide theoretical contributions to the development of human resource management literature, particularly in the context of recruitment in the Islamic banking industry through the application of the Theory of Planned Behavior, Signaling Theory, and Person-Organization Fit Theory in the specific context of Islamic banking in Indonesia. Practically, the results of this study are expected to provide valuable input for Islamic banks in designing and improving recruitment systems that are more effective, transparent, and aligned with the expectations of qualified prospective workers; for higher education institutions in adapting their curriculum and student competency development programs to be more responsive to industry needs; and for regulators in formulating policies related to the sustainable development of Islamic banking human resources.

B. LITERATURE REVIEW

A. Islamic Banks

In general, Islamic banks can be understood as financial institutions whose primary activities involve providing deposit services, financing, and payment-related services. Islamic banks operate based on Islamic sharia principles, which are guided by the provisions contained in the Quran and Hadith. Therefore, Islamic banking is required to avoid practices containing elements of usury or other practices that contradict Islamic teachings. Islamic banks are financial institutions that operate based on the Islamic economic system. According to (Fitria, 2015), Islamic economics is built and developed by its proponents based on, or at least influenced by, religious principles oriented towards the well-being of both the world and the hereafter.

To ensure that Islamic banking products comply with Islamic provisions and avoid prohibited activities, it is necessary to strengthen sharia principles derived from Islamic teachings, namely the Quran, Sunnah, consensus (Ijma), and ijhtihad of Islamic scholars. These principles have been documented in various literature and reviewed by Islamic scholars and Islamic institutions such as the Sharia Council, both at the national and international levels. Thus, the development and growth of Islamic financial institutions can be aligned with Sharia principles. This is important because Sharia principles are one of the distinctive characteristics and distinguishing features between Islamic banks and conventional banks.

B. Human Resources

Human resources are individuals who work within an organization and act as drivers to achieve its goals. In general, (Fika & Zohriah, 2024) explain that human resources are individuals who act as drivers within an

organization, whether in an institution or a company, and function as assets that need to be trained and developed. To achieve their goals, every organization requires various types of resources, such as human resources, equipment, machinery, finance, and information. Each resource has its own role and function. As a system, all these resources interact and work together to achieve organizational goals effectively and efficiently. Whether business, social, or government organizations, all have goals that are realized through the implementation of various activities utilizing their available resources. Of all these resources, human resources play the most crucial role in organizational success.

Human resources are a crucial component of an organization, playing a significant role in successfully achieving its goals. The success or failure of an organization depends heavily on the ability of human resources to carry out their duties and responsibilities. Humans always play an active role and are the most dominant element in every organizational activity, as they are the planners, implementers, and determinants of the achievement of organizational goals.

C. Recruitment

Recruitment is the process of finding and attracting qualified applicants who meet the company's needs (Etikawati & Udjang, 2016). The primary goal is to place the right people in the right positions, allowing managers to effectively fill workforce needs. Recruitment encompasses various activities to find prospective employees with the motivation, abilities, skills, and knowledge that align with the organization's needs. Meanwhile, selection is the stage of selecting applicants who meet the criteria to fill available positions within the company.

The recruitment process involves two main stages: (a) monitoring changes in the environment and organization that create a need for new human resources, and determining the positions to be filled and the required applicant criteria; and (b) inform potential applicants of job openings, with the aim of attracting suitable candidates and screening out those who are unqualified.

C. RESEARCH METHODOLOGY

This study employed a qualitative, phenomenological approach, aiming to understand students' perceptions of recruitment practices in Islamic banks based on their experiences, knowledge, and perspectives. This

approach was chosen because it allows participants to explore the deeper subjective meanings of the phenomena under study (Creswell, 2018).

Qualitative approaches are also commonly used in studies examining perceptions and values in the context of Islamic banking (Hassan & Harahap, 2021; Ali et al., 2020), as they are able to depict social and spiritual dynamics that cannot be measured quantitatively.

The research participants consisted of students of the Islamic Banking Study Program from several universities in Indonesia who had taken courses and activities related to Islamic banking industry practices.

The sampling technique used purposive sampling, selecting respondents deemed to have a deep understanding and relevant experience with the research topic (Patton, 2015).

The number of participants was 10-24 students, selected based on their involvement in internships, career seminars, or research on Islamic banking.

Semi-structured interviews, non-participatory observation, and documentation. Semi-structured interviews were conducted to explore participants' perspectives and experiences in depth. Non-participatory observation focused on observing student behavior and discussions in academic contexts and campus activities related to the Islamic banking industry. Meanwhile, documentation included the collection of internship reports, final assignments, and articles related to student perceptions of Islamic banking. To enhance the validity of the research results, data triangulation methods were used (Denzin, 2017). All collected data was then processed using a predetermined Data Analysis Strategy.

Data analysis was conducted using thematic analysis techniques (Braun & Clarke, 2006). This approach was chosen because it allows for a deeper understanding of the patterns of meaning emerging from the interviews. This involves transcribing all verbal data into written text to facilitate data processing. The next stage was coding the data based on key themes relevant to the research focus, such as Islamic values, recruitment ethics, and professionalism. Subsequently, recurring patterns and meanings were identified from the interviews and observations to identify significant relationships between themes.

The final stage was interpreting the analysis results in accordance with the theoretical framework of perception and the principles of Sharia-based recruitment. Through this stage, the research sought to understand the deeper meaning of students' views on recruitment practices in Islamic banks and how Sharia values are reflected in these processes. Thus, the results of this thematic analysis provide a comprehensive overview of students' perceptions of the alignment between recruitment practices and the Sharia principles that underpin the Islamic banking industry.

D. RESULTS AND DISCUSSION

Persentation of Findings

Based on interviews with students in the Islamic Banking Study Program, diverse views and expectations regarding the recruitment system in Islamic banks were obtained. The majority of respondents believed that a recruitment system in accordance with Sharia principles reflects the professionalism and ethical identity of Islamic financial institutions. They believed that the selection process in Islamic banks should not only focus on the technical abilities of prospective employees, but also assess their morals, integrity, and understanding of Sharia principles.

Many respondents hoped that the recruitment system in Islamic banks would be implemented transparently, objectively, and competency-based, taking into account Islamic values such as trustworthiness, justice, and honesty. Several students also stated that the recruitment process must adapt to technological developments to remain relevant in the modern workplace without abandoning Sharia principles. They believed that implementing a digital system could speed up the selection process, increase efficiency, and broaden the reach of applicants, especially the tech-savvy younger generation.

Furthermore, most students highlighted the importance of understanding Sharia contracts as a key recruitment criterion. They assessed that many Islamic bank employees still lack a grasp of basic Sharia concepts, despite having worked in Islamic financial institutions. This indicates a gap between academic competency and the needs of the workplace, which needs to be bridged by a more focused recruitment system based on Islamic principles.

Interview results also revealed a positive perception of the application of Sharia values in the recruitment process at Islamic banks. Most respondents believed that values such as honesty, trustworthiness, professionalism, and Islamic ethics have become part of the selection system, shaping employees with integrity. However, some students felt that the application of these values was not yet fully consistent across institutions, as some Islamic banks still imitate conventional recruitment patterns without emphasizing spiritual aspects.

Furthermore, several students expressed personal and religious hopes, such as working at an Islamic bank as a form of devotion to achieving the pleasure of Allah SWT, pursuing a blessed career, and serving as a role model in upholding Islamic values in the workplace. Others also hoped that the recruitment process would open up broader opportunities for Islamic banking graduates to make a real contribution to the Islamic finance industry. Overall, the findings indicate that students hold an idealistic yet realistic view of the

recruitment system in Islamic banks. They desire a selection system that prioritizes not only professionalism and technical competence but also instills Sharia values as a moral foundation in the modern workplace.

Interpretation of Results

The research results indicate that students' perceptions of the recruitment system in Islamic banks are influenced by their understanding of the concept of professionalism and Islamic values. Students perceive that Sharia-based recruitment not only aims to recruit technically skilled workers but also to develop human resources with integrity and an understanding of Islamic principles. This aligns with the primary goal of Islamic banking, which is to create a financial system that prioritizes not only profit but also blessings and social justice.

These students' views reflect a strong awareness that spirituality must be part of the work system in Islamic financial institutions. They believe that Islamic bank employees must be able to balance professional skills with moral responsibility. Therefore, the recruitment process should ideally assess not only administrative and academic abilities but also work ethics, commitment to Sharia values, and the intention to contribute to the development of the Islamic economy in Indonesia.

These findings indicate that Islamic banking students have a broader orientation than simply seeking employment. For them, working in an Islamic bank is a form of devotion with religious and social dimensions. This demonstrates that spiritual motivation is a significant factor in shaping their interest and views on the recruitment process. However, some students also believe that the implementation of Sharia values in the recruitment process is not yet fully consistent. Some Islamic banks are considered to still imitate conventional recruitment patterns without fully integrating spiritual and Islamic aspects.

Furthermore, students criticized limited socialization and the lack of internship opportunities at Islamic financial institutions as obstacles to understanding the actual recruitment system. This lack of practical experience causes their perceptions of the selection process to be shaped more by theory than by real-world experience. Therefore, collaboration between educational institutions and the Islamic banking industry is needed to strengthen students' understanding of ideal, Sharia-compliant recruitment practices.

Overall, the interpretation of these results indicates that students' perceptions reflect high expectations for a recruitment system that is not only managerially efficient but also grounded in strong Islamic values. Their views demonstrate a desire for Islamic banks to become institutions that excel in competence and maintain integrity in implementing Sharia principles, thereby becoming role models for Islamic economic practices in Indonesia.

The findings of this study indicate that the majority of students view the recruitment system in Islamic banks positively, as it is considered capable of integrating Islamic principles with contemporary professionalism. They also desire a more open and objective selection process, while remaining grounded in Islamic values. This research aligns with (Umam & Andriani, 2025), who explain that human resource management in Islamic banks needs to focus on mastery of knowledge, application of Islamic work ethics, and strengthening spiritual values to produce professional and integrity-driven employees.

Interviews with students in this study also revealed the need for increased outreach and training to better understand Sharia principles for prospective employees. This finding aligns with research (Rohmatin & Brawijaya, 2016), which stated that the recruitment process at BRI Syariah includes formal stages such as administrative selection, tests, and interviews, but Sharia-based assessment aspects have not been optimally implemented.

Furthermore, research by (Siyah et al., 2021) supports this finding, demonstrating that recruitment and training systems play a crucial role in driving improved employee performance and professionalism at Bank Syariah Indonesia. This study emphasized the importance of balancing work skills and spiritual values in the human resource development process. Therefore, the students' perspective on the need for transparent, fair, and Sharia-based recruitment aligns with the efforts of Islamic financial institutions to strengthen the quality and integrity of their workforce. The results of this study align with those of (Sadewo & Dzikrulloh, 2023), who explained that the recruitment system at Bank Syariah Indonesia has implemented human resource management principles based on Islamic values, emphasizing integrity, responsibility, and professionalism. This view supports the findings of research showing that students assess the importance of implementing Sharia values in the employee selection process to ensure it aligns with the principles of fairness and transparency. Furthermore, research (Siagian et al., 2023) revealed that Islamic Human Capital Management strategies play a crucial role in improving employee performance by strengthening Islamic spirituality and character in the workplace. This reinforces the students' view that ideal recruitment in Sharia banks is not solely oriented toward technical skills but also toward developing an Islamic personality and work ethics in accordance with Sharia principles.

E. CONCLUSION

According to the findings of a study on the attitudes of Islamic banking students toward hiring practices in Islamic banks, it may be deduced that pupils Islamic financial organizations often conduct recruitment processes

that are seen favorably. According to students, the hiring process at Islamic banks attempts to uphold the tenets of fairness, transparency, and adherence to Islamic values at every point of the selection procedure. The majority of students think that the application of Islamic principles, such as honesty (ṣidq), trustworthiness (amanah), professionalism (faṭānah), and responsibility (tablīgh), is already apparent throughout the hiring process. This is deemed necessary to guarantee that the recruited workforce has both technical proficiency and spiritual integrity, in accordance with Islamic principles. The bank's mission is to uphold public confidence.

But some students also think that the use of Islamic principles in recruitment is not yet perfect. Some students expressed their hope that Islamic banks may enhance the consistency of their adherence to Islamic principles throughout the whole application procedure, including features like unbiased evaluation, information transparency, and equal job prospects. Theoretically, the findings of this research support the principles of Islamic Human Resource Management (IHRM), which places a high value on finding a balance between professional ability and the application of Islamic ethics in human resource management. As a result, recruiting in Islamic banks is not only a way to hire skilled employees but also a component of Islamic economic da'wah via employment practices that are consistent with Sharia principles. As a result, Islamic banks are anticipated to continue strengthening the application of Sharia principles in hiring by enhancing human resource knowledge, creating selection criteria based on Sharia principles, and working more closely with Islamic religious institutions to generate better, more moral applicants.

The authors provide a number of recommendations based on the findings of their research into how Islamic banking students view the recruiting methods used by Islamic banks, that are anticipated to offer feedback for the appropriate individuals. The goal of the recruitment process is to prioritize the complete implementation of Sharia values, including ethics, transparency, and not just formal features, as well as the selection process's fairness. Additionally, more public education regarding sharia-compliant recruiting methods is necessary to help students, as future employees, comprehend the anticipated norms and standards. Study programs should focus on enhancing their curriculum and aligning it with the demands of the contemporary Islamic banking sector, such as Islamic work ethics, soft skills development, and a working knowledge of the procedure for hiring candidates in accordance with Sharia law. Additionally, to give students practical experience through internships or industry seminars, cooperation between universities and financial institutions that adhere to Sharia law should be increased.

Students are expected to consistently improve their skills in all areas, including academics, spirituality, and professionalism. The basis for establishing a character and work ethic in line with Islamic teachings should be a solid understanding of sharia values. Additionally, students should actively inquire about employment opportunities and procedures at sharia banks. The scope of respondents and the variables examined in this study are still restricted. As a result, future researchers are advised to broaden the study's focus, such as by comparing the opinions of students and students from different universities, or by including students from other universities. sharia bank employees in order to have a more complete picture of the findings.

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