

## Islamic Banking Internship Model Faculty of Islamic Economics and Business According to Stakeholders

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**Abstract—** Human resource management is the potential which is an asset and functions as capital (non-material / non-financial) in a business organization, which can be realized in reality (physical) potential both physically and non-physically in realizing the existence of an organization. So that it can be attributed to the ability of the apprentice to understand the work provided by the apprenticeship source, it can provide an assessment of the educational institution of the apprenticeship studying. Therefore, the researcher is interested in examining the apprenticeship model that is in accordance with stakeholder interest, namely the Islamic banking industry and the apprenticeship learning process that will be carried out. The methodology used in this study is using a qualitative descriptive approach by using interview instruments with the method of deep interview and questionnaire, interviews with 1 (one) bank president, commissioner, 3 (three) sharia bank branch leaders and the head of Islamic banking study program as a form of validity of research results. Based on the research results obtained, the form of modeling matching the focus of apprenticeship in the curriculum based on sharing section and the applicable legislation. And Based on the results of research on the implementation of the internship process that will be carried out is academic strategy, laboratory strategy, activity, strategy, action strategy, person development strategy, organizational development strategy.

**Keywords:** Internship model, resource management, islamic banking

### 1. INTRODUCTION

Facing various challenges that occur in competition in the era of globalization, it is increasingly believed that the basic capital for each nation is its human resources, both in terms of quantity, but also related to the quality aspects of its human resources. Looking at the facts above, the quality of human resources should be intended for citizens who master information, in the sense that it is not only citizens who have information products, but are also able to increase their potential according to the needs of the banking world. This must be supported by the existence of good human resource management. Human resource management is a process that consists of planning, organizing, leader and controlling on activities related to job analysis, job evaluation, procurement, development, compensation, promotion, and termination of employment in order to achieve the stated objectives. Furthermore, human resource management is a potential that can be referred to as an asset and functions as a capital (non material / non financial) within a business organization, which can be realized into the real potential physically and non-physicists in realizing the existence of the organization [4]. In connection with the increasing competition and the increasing demands of the community in the current era of globalization, education has a very important role. Education can

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help solve problems in the banking world that occurs. Education is needed to create graduates who are able to improve development in the Islamic banking sector, through the practice of internships in banks initiated by study programs. As there are two targets of religious-based human resource management.

First, self-development of individuals who have relations with their gods. Second, increasing the value and strength of educational institutions so that they are highly competitive. Based on law Number 20 of 2003 concerning the National Education System, it is stated that the education unit in Indonesia is divided into three lines, namely formal education, informal education and non-formal education (Outside School Education). Furthermore the issue of the internship has been regulated by Law No. 13 of 2003 concerning Manpower specifically articles 21-30. More specifically, it is regulated in the Minister of Manpower and Transmigration Regulation No.Per.22 / Men / IX / 2009 concerning the Implementation of Internal Internship. Based on the explanation of the legislation, Islamic Banking study programs as study programs from formal education that specifically study the Islamic banking sector and are tasked with preparing or producing alumni who have the ability to develop and meet the requirements in the world of work in Islamic banking, must have concepts and models in preparing students in facing the world of work, in addition to the world of academics. Especially the apprenticeship model desired by stakeholders. Badan Pusat Statistik (BPS) released the open unemployment rate (TPT) in Indonesia in February 2017 reaching 5.33% or reaching 7.01 million people. Increased TPT occurred at the level of Diploma I / II / III education, universities, and high schools [2]. While TPT at other levels of education declined. Whereas those with low education tend to accept any jobs. Unpreparedness from the apprentice to face the apprenticeship process, related to the problem of the students often faced with the suitability of the learning system with practical, inadequate training when preparing prospective student internships, the criteria for job assignments in industry is simple and there is no clear focus. Looking at the explanation of the problems that exist in education, especially the apprenticeship program, where there is a need to cultivate the spirit and behavior of independent students in the face of global world competition, the researchers want to take research under the title "Islamic Banking Student Internship Model Faculty of Economics and Business According to Stakeholders". To find out about the apprenticeship model of the FEBI Syariah Banking student UIN North Sumatra in accordance with the wishes of stakeholders, as well as to know the process of learning internships.

## 2. RESEARCH METHODS

The research approach in this study is a qualitative approach. This qualitative study aims to build a proposition and explain the meaning behind the social reality that occurs. It shows a phenomenon that occurs in domestic life. While the type of research used is descriptive qualitative research. The reason researchers use descriptive qualitative research because it is in accordance with the nature and purpose of the research that wants to be obtained rather than testing a hypothesis, but trying to get a picture of the Islamic Banking Internship Model According to Stakeholders. this is done by stages as can be seen in the following figure[1].

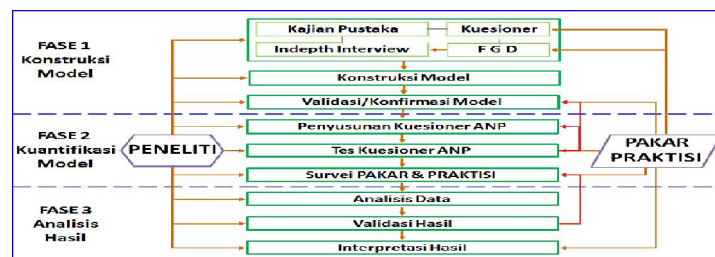


Figure 1. Stages of research

The construction of the model is compiled based on the theoretical and empirical literature review by conducting in-depth interviews with sharia financial experts and practitioners about the problems studied to obtain actual problems comprehensively. Then decomposition is carried out to identify, analyze and structure the complexity of the problem into the network. Based on the results of studies and in-depth discussions with several experts, practitioners, and studies of apprenticeship models showing the importance of the apprenticeship model to improve the quality of students who will take the world of work after graduating according to the criteria desired by stakeholders. However, there are problems in implementing the apprenticeship model in accordance with the wishes of stakeholders. Therefore to make the construction of the model in this study, the researcher conducted a deep interview to several stakeholders and academics who understand and are experienced in carrying out internship activities are:

Table 1. Informant Inside in Deep Interview

No	Name	Departemen
1.	Rizal Fahlevi, SE., MBA	The main commissioner PT. Bank SUMUT
2.	Dr. Sugianto, MA dan Dr. Rizal Agus, S.E. M.Sc	Head of program studySyaria Banking FEBI UIN SU dan Politeknik Medan
3.	Irawadi, SE., MM	Branch head of BSM Marelan

The quantification phase of the model uses questions in the comparison questionnaire (pair-wise comparison) based on the network that has been made. Questions in the questionnaire were in the form of pairwise comparison (comparison of pairs) between elements in the cluster to find out which of the two had greater influence (more dominant) and how much the difference was seen from one side. The numerical scale 1-9 used is a translation of verbal judgment. Filling out questionnaires by respondents must be accompanied by researchers to maintain consistency of the answers given. In general, the questions on the questionnaire are very numerous. So that non-technical factors can cause high levels of inconsistency. Questionnaires are made using a scale with a range of 1 to 9. Next, we do the second interview in the form of filling out a questionnaire to selected experts and practitioners. The selection of respondents in this study was conducted purposively (deliberately) by considering the respondents' understanding of the problems in the apprenticeship model and practice in Islamic banking. The number of respondents in this study is 4 people who are coaches of internships in 4 Islamic banks and BPD.

Table 2 List of Banks Becoming Respondents

No.	Name of Bank
1	PT Bank Syariah Mandiri
2	PT Bank BRI Syariah
3	PT. Bank Syariah Mega Indonesia
4	Bank SUMUT Syariah

The results of this study will be analyzed descriptively qualitatively, namely by describing, summarizing various conditions, various situations, or various phenomena of social reality that exist in the community that are the object of research and attempt to

draw reality to the surface as a characteristic, character, model, sign or description of certain conditions, situations or phenomena. Data processing in this study consisted of:

1). Data reduction is the selection process, focusing on simplification, abstracting, rough data transformation that emerges from field notes. The steps taken are sharpening the analysis, categorizing or categorizing into each problem through a brief description, directing, disposing of unnecessary, and organizing data so that it can be withdrawn and verified. The data is reduced, among others, all data regarding research problems. The data that is reduced will provide a more specific picture and make it easier for researchers to carry out further data collection and look for additional data if needed. The longer the researcher is in the field, the more the data will be, the more complex and complex. Therefore, data reduction needs to be done so that the data does not stack so as not to complicate further analysis, 2). After the data has been reduced, the next step of the analysis is the presentation of the data. Presentation of data is a set of 31 structured information that gives the possibility of drawing conclusions and taking action. The presentation of data is directed so that the reduction data is organized, arranged in a relationship pattern so that it is more easily understood. Data presentation can be done in the form of narrative descriptions, charts, relationships between categories and flowcharts. The presentation of data in this form makes it easier for researchers to understand what happened. In this step, the researcher tries to compile relevant data so that the information obtained is concluded and has certain meanings to answer the research problem. The presentation of good data is an important step towards achieving valid and reliable qualitative analysis. In presenting data, it does not merely describe narratively, but is accompanied by a continuous process of analysis until the process of drawing conclusions. The next step in the process of analyzing qualitative data is to draw conclusions based on findings and verify data, 3). The stage of drawing conclusions from all data that has been obtained as a result of the research. Drawing conclusions or verification is an attempt to find or understand meaning / meaning, order, patterns, explanations, paths of cause and effect or propositions. Before making conclusions, data reduction, data presentation and conclusion or verification from previous activities are carried out. In accordance with the opinions of Miles and Huberman, the process of analysis is not one-off, but interactive, alternating between activities of reduction, presentation and conclusion or verification during the research period. After verification, conclusions can be drawn based on the results of the research presented in narrative form. Drawing conclusions is the final stage of data analysis activities. The drawing of this conclusion is the final stage of data processing.

### **3. DISCUSSION**

#### **3.1. Relationship between Educational Institutions (Universities) and Industry**

From the perspective of the relationship between universities and industry, apprenticeship is considered a tool to reduce the gap between these actors building this collaboration to improve educational and research goals at the same time. Another benefit for industry is the solution to their problems through research insights, thanks to students and in-depth understanding of the academic world and student expectations. On the other hand, universities can receive important feedback from the industry about the learning system adopted. Transfer of knowledge between universities and companies generally flows from university to company. So which transfers to base cooperation between the two parties, given better collaboration, will be based basically on one-way asymmetric communication, although, in our opinion, it requires a greater understanding of the specific nature of the business world by universities. In fact, enough knowledge in the business world is beyond "academic" recognition. It comes from the creation of knowledge, which drives knowledge, and is born of concrete experience and reflection, which feeds in turn new experiences in a virtuous cycle of learning. That is knowledge related to individuals and / or organizations; sometimes the research is true and personal.

In our view, the first priority is to restore symmetry in this dialogue, and to realize the diversity of both fields of knowledge, research methods and dissemination of learning. Only this awareness can unite universities and companies on common collaborative together. Starting from the new symmetry conditions it will be possible to build the trust relationships needed to achieve concrete and constructive dialogue. Therefore, we see the first barrier to the culture of order, which requires cross-re-education actions from the parties involved. Furthermore, in the internship activities, students have the opportunity to apply all the knowledge learned in college and learn the details about the ins and outs of professional work standards. This experience then becomes the provision in undergoing a real career path.

Students can also add insight into the world of industry and improve skills and work practice skills. The university also benefits from an internship program, which is the establishment of good relations / cooperation between the University and the company where the students are interned. In addition, the University can also improve the quality of its graduates through work experience internships and universities will be better known in the industrial world [6].

### 3.2. Internship Learning Program

An internship learning program is to combine training and experience on work with instructions obtained in certain places for certain subjects. Internships are also similar to intership, but intership is temporary. Intership is usually done for students or students with very limited time and programs.

Programs developed in intership can be the same as internships which provide individuals with experience in a particular job, or an introduction to work, organization, or industry. In its implementation, the intership is carried out as a learning process that is intended for [7].

1. Strengthen the mastery of the desired and occupied skills to be used as livelihoods;
2. Facilitate and accelerate the range of procurement of skilled workers who are capable enough to immediately participate in the development process;
3. Improve the abilities, skills and attitudes of employees so that they are more effective and efficient in achieving program goals or organizational goals. As a learning process, the intership has the following elements:
  - a. Internship (people who study work) in the context of the intership there are several factors that need to be considered including:
    - 1). Talent and interest, this needs to be calculated because it influences the success of the intership,
    - 2). Needs, these needs need to be taken into account both those relating to individual needs and the needs of the labor market. This needs attention so as not to experience difficulties after completing the intership,
    - 3). Ability is intended here is, the ability to attend an intership to tap knowledge skills, and mental attitudes given the source of the intership as well as the ability to finance themselves in attending an intership, and
    - 4). Another factor that needs to be considered for the apprentice is the willingness to be independent after completing the intership has not had a permanent job and the age is still productive at work.
  - b. Internship Resources (people who are guarded or Permagang) In this case there are three things that need attention including: willingness, ability, willingness. The willingness of the source of the apprenticeship to be guarded transmits the knowledge and skills possessed to the apprentice. Ability in the meaning of the source of the apprenticeship must be proficient in mastering skills and proficient in transmitting them and having the willingness to transmit what they have.



- c. Internship Pattern. The learning process in Out-of-School Education both in the form of internships and in forms; others must be done through various patterns that support the process and success of the process.

### 3.3. Internship Indicators

Internships are measured by indicators: acceleration of the learning process, ease of work after graduation, knowledge of work mechanisms, evaluation of educational outcomes. Specialization of expertise is measured by indicators: being able to complete tasks / work according to their fields, rules about specialization in work skills, achieving specialization expertise in work, the placement and specialization of work.

Work readiness is measured by indicators, namely: psychologically ready to work, ready to compete in work, physical support for work, dare to take on other fields of work. The internship learning process has several elements that need attention so that the learning process can increase the independence of the learning community. These elements are as follows:

1. Internship (people who learn to work) in the context of the internship there are several factors that need to be considered including: 1). Talent and interest, this needs to be taken into account because it influences the success of the apprenticeship, because someone who participates in an internship but is not in accordance with his talents and desired interests, is likely to experience difficulties both in the learning process and the achievement of goals, 2). Needs, these needs need to be taken into account both related to the needs of individual apprentices (need assessment) and the needs of the work market, this needs attention so as not to experience difficulties after completing the internship, 3). Ability, ability which is meant here is the ability to follow an internship to tap knowledge, skills and mental attitudes given by the source of the internship as well as the ability to finance themselves in attending an internship, 4). Another factor that needs to be considered is the willingness to be independent after completing the internship if it does not have a permanent job and the age that is still productive at work.
2. Source of apprentice (person who is guarded or an entrepreneur). In this component there are three things that need to be considered including: 1). Willingness The willingness of the source of the apprenticeship to be maintained, to transmit the knowledge and skills possessed to the apprentice, either voluntarily or in return. If the source of the apprenticeship is not willing to be fenced in, is not willing to transmit his knowledge and skills in this case the internship process is not possible, 2). Capability Capability in the sense that the source of the apprenticeship (apprentice) must be proficient in mastering the skills and proficient in transmitting the skills they have, and having the willingness to transmit what they have, 3). Apprenticeship pattern. Internships as an alternative to education outside of school have the same elements as other educational programs. Internships in this study are within the scope of the production group. According to Sudjana the actors of learning activities in the production group can be classified into three types. People or group members who have expertise in improving the quality of production, processing raw materials and the use of production equipment. People or group members who do not have the ability to increase production. These are those who learn from the people who are called first through an internship. The third is people who have the ability of the first group but are still in a lower level.

### 3.4. Learning Models Internship in Nonformal Education

The model is a simple representation of the selected aspects of the problem conditions arranged for specific purposes. Apprenticeship as an educational learning activity outside the school that is taught while working. Internships are learning processes where a person

acquires and masters skills by engaging in work processes without the guidance of someone who is skilled in the job[5].

In the context according to the Director General of Diklusepora the apprenticeship has the meaning as a process of degree in which a person acquires and controls skills by involving himself in the process of work without or with the guidance of people who are skilled in their work[6]. students learn while working, work while studying. The combination of theoretical learning in theoretical classrooms and practical learning is designed in such a way as to produce graduates of certain quality levels who are ready to enter the workforce. Workplace learning or educational cooperation or work placement or internship, not an apprenticeship. In the learning apprenticeship it is unscheduled and unstructured (informal education).

Apprentices act as assistants who learn from skilled workers and whose time can take years and the master may protect, not leaving his secret skills to him. Whereas learning in the workplace is a structured learning in which a student is asked to work in a company or organization in a real work atmosphere with learning objectives from work by being supervised by academic tutors and supervisors in the workplace, independent learning supported by contracts- learning contracts and learning instructions.

Businesses and industries prefer to accept graduates who have work experience on the grounds that they can work independently in not too long after being accepted to work. There are three unique features of learning in the workplace (internship) are[3]:

1. Focus on work assignments;
2. Occurs in a social context characterized by differences in status and the presence of condite risks and career continuity;
3. Collaborative and often arises from the existence of an experience or a problem or issue where the discipline of knowledge or knowledge base is unknown / recognizable.

Through the internship activities, it is expected that there will be a compatibility of the material students have studied in college with the actual implementation of activities in the world of work. On the other hand, a collaboration between the world of work will be needed, especially in banking services with educational institutions in improving the quality of human resources[7].

#### **4. RESEARCH FINDINGS**

Based on the results of studies and in-depth discussions with several experts, practitioners, and studies of apprenticeship models showing the importance of the apprenticeship model to improve the quality of students who will take the world of work after graduating according to the criteria desired by stakeholders.

However, there are problems in implementing the apprenticeship model in accordance with the wishes of stakeholders. In the development of the era of globalization and industrial revolution 4.0 human resources needs are qualified and in accordance with the criteria demanded by the labor market, the university through its study program seeks to produce graduates who are in accordance with market demand. Then we need a learning media that can solve the problem.

The existence of non-formal education is a strategy solution in the world of education and the world of work. This is in accordance with Law UU no 13 tahun 2003 and PERMENKERTRANS nomor PER.22/MEN/IX/2009.

So that it can implement the apprentice participants' input, the implementation process to obtain optimal results, it is necessary to have an apprenticeship learning model that is in accordance with the wishes of the apprentices.

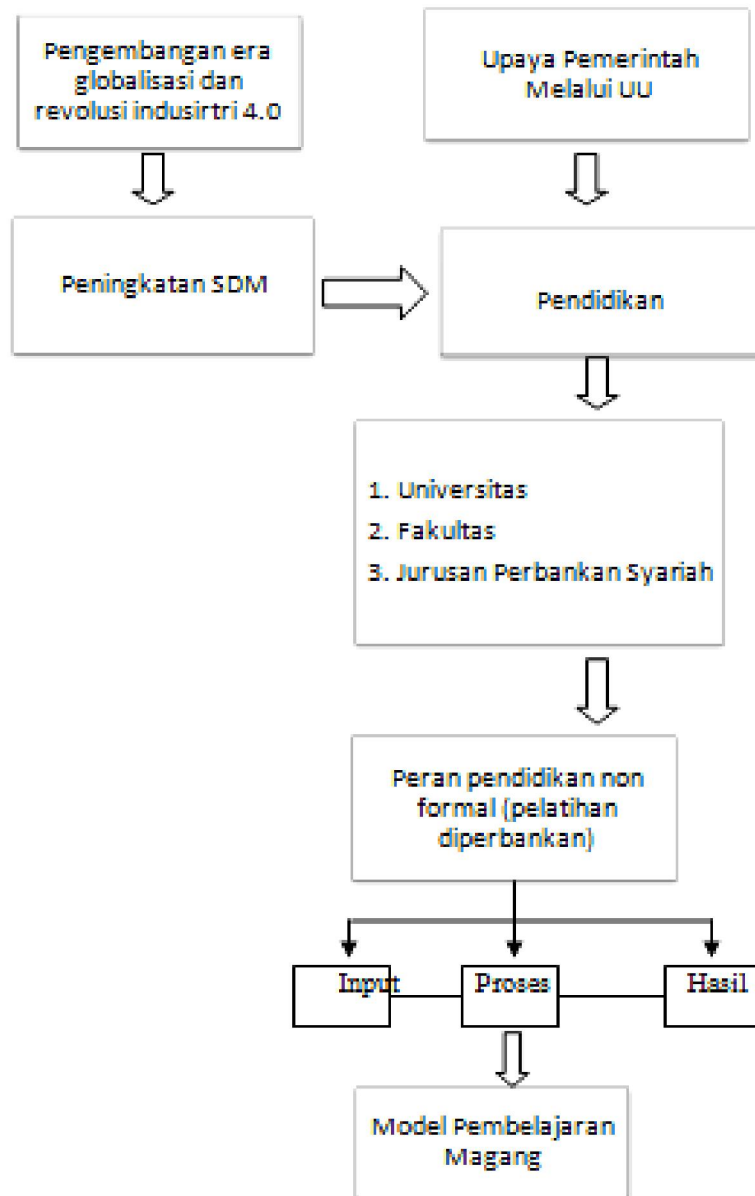


Figure. 2 Learning process



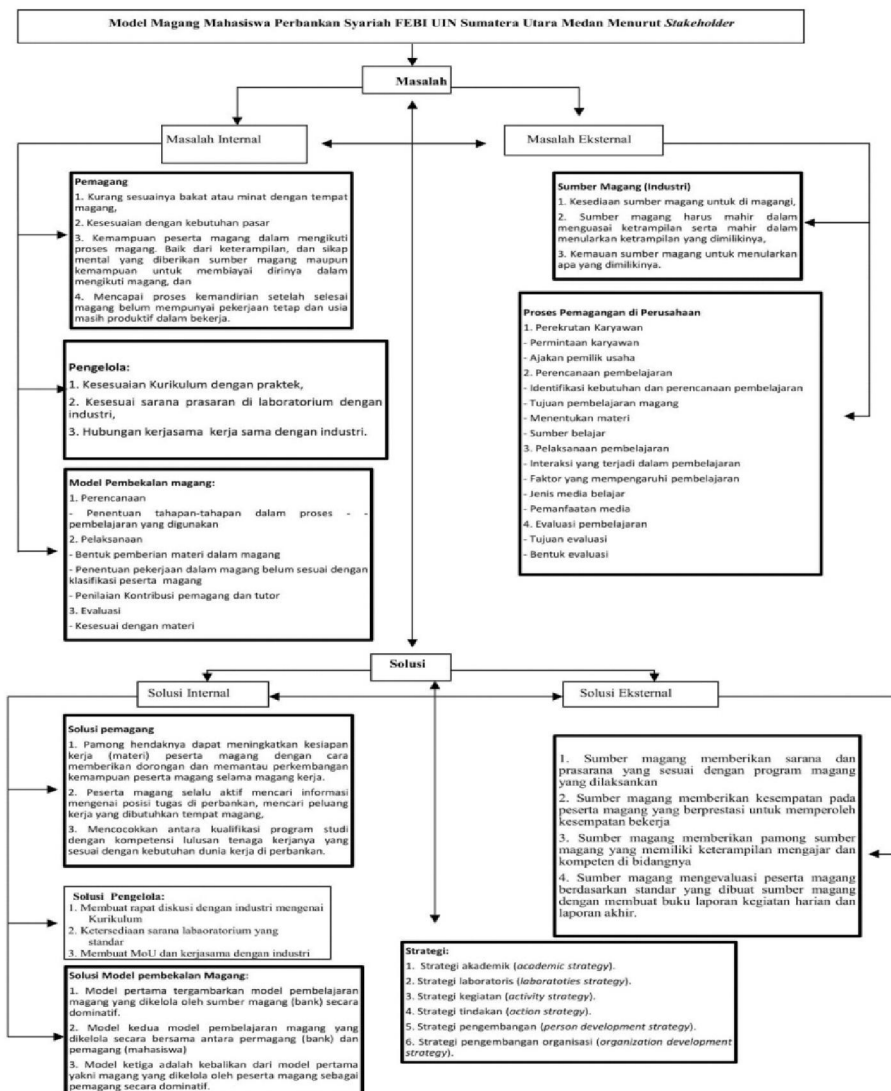


Figure. 3 Internship model structure

These problems can be classified into two, namely internal and external problems.

The following are complete problems:

#### Internal:

##### 1. Apprentice:

a). Inadequate talent or interest in the place of internship, b). Conformity with market requirements, c). The ability of apprentices to attend the internship process. Both of the skills, and mental attitudes are given the source of the internship and the ability to finance themselves in attending the internship, and d). Achieving the independence process after completing the internship has not had a permanent job and the age is still productive at work.

##### 2. Manager:

a). Suitability of the curriculum with practice, b). Infrastructure facilities suitability in laboratories with industry, c). Relationship between manager and industry.

##### 3. Apprenticeship debriefing model:

1). Planning. Determining the stages in the learning process use, 2). Implementation : a). The form of giving material in an internship, b). Determination of work in the internship is not in accordance with the classification of the interns, c). Assessment of apprentice and tutor contributions, 3). Evaluation. Conformity with the material.

**External:**

1. Source of internship (industry)
  - a). Willingness to be an internship source, b) The source of the apprenticeship (apprentice) must be proficient in mastering skills and proficient in transmitting the skills they have, c). The willingness of the source of the apprentice to transmit what he has.
2. The apprenticeship process in the industry
  - 1). Employee Recruitment: a). Employee requests, b). Invite business owners
  - 2) Learning planning: a). Identification of needs and learning planning, b). The purpose of internship learning, c). Determine material, d). Learning Resources
3. Implementation of learning
  - a). Interactions that occur in learning, b). Factors that influence learning, c). Types of learning media, d). Use of media.
4. Evaluation of learning
  - a). Purpose of evaluation, b). Form of evaluation

From the two classifications the problem also offers a solution in two classifications as well, as outlined below:

**Internal:**

1. Apprentice Solutions:
  - 1). Pamong should be able to improve the work readiness (material) of the apprentice by giving encouragement and monitoring the development of the ability of the apprentice during the work internship, 2) The apprentice participants are always actively seeking information about job positions in the banking sector, looking for job opportunities that are needed for internships, 3). Matching the qualifications of study programs with the competence of graduates of their workforce that are in accordance with the needs of the workforce in banking.
2. Manager Solution
  - 1). Make discussion meetings with industry regarding the curriculum, 2). Availability of standard earnings facilities, 3). Make MoU and cooperation with industry
3. Solution for apprenticeship debriefing model:
  - 1). The first model is described as an internship learning model which is managed by a source of internship (bank) dominatively, 2). The second model of the apprenticeship learning model is managed jointly between the entrepreneur (bank) and the intern (student), 3) The third model is the opposite of the first model, which is an internship that is managed by interns as a dominant intern.

**External:**

1. The source of the apprenticeship provides facilities and infrastructure that are in accordance with the internship program implemented
2. The source of the internship provides an opportunity for outstanding apprentices to get a chance to work
3. The source of the apprenticeship provides apprentice sources who have teaching skills and are competent in their fields
4. The source of the apprenticeship evaluates the apprentice based on the standards made by the apprenticeship by making a daily activity report book and final report.

**Internship strategy:**

1. Academic strategy (academic strategy).  
The curriculum is a strategy used to adapt cultural inheritance in achieving the objectives of the internship.
2. Laboratory strategy (laboratories strategy).  
The Syaria'ah Banking Laboratory aims to equip students about the understanding and ability of how Syaria Banking Management practices are carried out. In achieving this

goal, the Sharia Banking Laboratory organizes regular and optional practicums, especially for students as a form of organizing the apprenticeship process.

### 3. Activity strategy.

The issue of apprenticeship time is not a problem for apprentice sources, but there must be desired criteria, both for apprentices and educational institutions, so that the apprentice can focus more on the implementation of internship practical work.

### 4. Action strategy.

In improving the performance of the apprentice, apprenticeship sources can provide rewards in the form of good value, pocket money and receive training and have the opportunity to be recruited by the source of the internship. Furthermore, adding networking, because a company is filled with various professionals who have years of experience. with various employees from top to bottom management.

### 5. Person development strategy.

The importance of good cooperation between educational institutions, apprentices and sources of internships in the form of MOU and MOA, to be more focused. Furthermore, making the final goal of the implementation of an internship in terms of understanding the world of work through internship work experience.

### 6. Organization development strategy.

There is supervision from the apprenticeship staff, namely lecturers and apprenticeship staff who are entrusted by the campus as an apprentice in the company.

Based on the results of the analysis and answers obtained by researchers in understanding the process of learning the internship that will be carried out, namely:

1. The link between the curriculum and the classifications of the employer desired by the industry, in this case what needs to be done: 1). Making sharing section, 2). Adjust curriculum to market demand, 3). There is a need for cooperation between banks and campuses, to facilitate the management of internships, 4) The combination of theory and practice, through collaboration between academics and banking practitioners.
2. The issue of apprenticeship time is not a problem for apprentice sources, but there must be desired criteria, both for apprentices and educational institutions, so that apprentices can focus more on the implementation of internship practical work. For example, by focusing on internships according to the concentration desired by the apprentice.
3. The importance of good cooperation between educational institutions, apprentices and sources of internships in the form of MOU and MOA, to be more focused. Furthermore, it makes the final goal of implementing an internship in terms of understanding the world of work through internship work experience.
4. Provision of clear information about internship practices, so that interns can practice technically in the educational institution. Because the source of the apprentice wants a take and give from the apprentice or educational institution in terms of partnership.
5. In improving the performance of the apprentice, the source of the apprentice can provide rewards in the form of good value, pocket money and receive training and the opportunity to be recruited by an apprentice source.
6. Add networking, because a company is filled with various professionals who have years of experience. The interns should interact with various employees from top to bottom management. Because by doing so during the internship period, the apprentice will immediately have invaluable connections and knowledge about the work industry.

## 4. CONCLUSION

This study aims to answer the two main problems of the research. The first major problem is about how the FEBI Syariah Banking UIN Sumatra Utara students apprenticeship model is in accordance with the wishes of stakeholders. Based on the results of the study it can be concluded that the sharia banking student apprenticeship

model desired by stakeholders is: First, students who take part in the internship are students who are ready to take pre-employment training in the company seriously and responsibly, Secondly, the Stakeholders hope that sharia banking study program students able to perform with good performance when apprenticed, disciplined and capable in each work area mandated by stakeholders. Third, the Stakeholders hope that the supervision of the apprenticeship staff will be lecturers and apprentice staff officers who are entrusted by the campus as an apprentice in the company. Forms of modeling that match the focus of the internship in the sharing section curriculum and applicable legislation. The second main problem is how the internship learning process will be carried out. Based on the results of the research on the process of implementing the internship that will be carried out are academic strategy, laboratory strategy (activity strategy), activity strategy, action strategy, person development strategy, organizational development strategy.

## 5. RECOMMENDATIONS

Based on the conclusions above, this research recommends:

1. Students in Islamic banking study program, apprenticeship so that before conducting an apprenticeship at a designated company to prepare themselves not only in terms of knowledgeable knowledge about Islamic banking, but also how to be able to have good performance, be able to be responsible, disciplined and work hard, even if they doing in terms of internships is the preparation of pre-employment students towards real work.
2. The pamong is expected to be able to guide apprentice students both before and during the internship so that the apprentice students are able to do a good internship in the company which is designated as a place for student internships.
3. The stakeholders are expected not only to maintain good relations with the campus, but also to be able to guide students who are apprentices in the company concerned. It is also hoped that stakeholders will place student internships in places that are able to add insight and knowledge to sharia banking study program students about the concepts and practices of sharia banking.

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