

MEASURING THE WORK INTEREST OF VOCATIONAL WORKERS IN ISLAMIC BANKS: WORK READINESS AS AN INTERVENING FACTOR OF WORK COMPETENCE AND MOTIVATION

MENGUKUR MINAT KERJA TENAGA KERJA SMK DI BANK SYARIAH: KESIAPAN KERJA SEBAGAI FAKTOR INTERVENSI KOMPETENSI DAN MOTIVASI KERJA

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ABSTRACT

The Islamic banking industry in Indonesia has expanded markedly amid globalization and digitalization, with assets reaching IDR 801.3 trillion in 2023 a 13.34 percent year on year increase. Despite this growth, only 40 percent of vocational workers in Islamic banking satisfy industry competency standards, and 47.8 percent experience field job mismatch. At the workforce level, 90 percent hold non Islamic banking backgrounds, highlighting a misalignment between vocational workers and sector requirements. This study examines the effects of work competence, work motivation, and work readiness on the intent to pursue careers in Islamic banking among 125 vocational workers in Depok City. Employing a quantitative survey and partial least squares structural equation modeling a method suited to small samples and non-normally distributed data results reveal that work competence and readiness exert significant positive influences on career intent, whereas motivation significantly affects only readiness and not intent directly. Moreover, work readiness mediates the relationships between both competence and motivation and career intent. These findings inform strategic enhancements in vocational workers of Islamic Banking, targeted training, and recruitment policies to strengthen link and match outcomes for the Islamic banking workforce.

Keywords: Competence, Motivation, Work Interest, Work Readiness.

ABSTRAK

Industri perbankan syariah di Indonesia telah berkembang pesat di tengah globalisasi dan digitalisasi, dengan aset mencapai Rp 801,3 triliun pada tahun 2023 atau meningkat 13,34 persen dari tahun ke tahun. Meskipun demikian, hanya 40 persen pekerja vokasi di perbankan syariah yang memenuhi standar kompetensi industri, dan 47,8 persen mengalami ketidaksesuaian pekerjaan lapangan. Di tingkat tenaga kerja, 90 persen memiliki latar belakang perbankan konvensional, yang menyoroti ketidaksesuaian antara pekerja vokasi dan persyaratan sektor. Penelitian ini mengkaji pengaruh kompetensi kerja, motivasi kerja, dan kesiapan kerja terhadap niat untuk berkarir di perbankan syariah di antara 125 pekerja vokasi di Kota Depok. Dengan menggunakan survei kuantitatif dan pemodelan persamaan struktural partial least squares, metode yang cocok untuk sampel kecil dan data berdistribusi tidak normal, hasil penelitian mengungkapkan bahwa kompetensi kerja dan kesiapan memberikan pengaruh positif yang signifikan terhadap niat berkarir, sedangkan motivasi secara signifikan hanya memengaruhi kesiapan dan tidak secara langsung niat. Selain itu, kesiapan kerja memediasi hubungan antara kompetensi dan motivasi serta niat berkarir. Temuan ini menginformasikan peningkatan strategis pada pekerja kejuruan Perbankan Islam, pelatihan yang terarah, dan kebijakan rekrutmen untuk memperkuat hasil hubungan dan kecocokan bagi tenaga kerja perbankan Islam.

Kata kunci: Kompetensi, Kesiapan kerja, Minat Kerja, Motivasi.

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INTRODUCTION

In the context of banking's ongoing globalization and digital transformation, Indonesia's Islamic banking sector has witnessed remarkable expansion. Data from the Financial Services Authority (OJK) indicate that, by 2023, total Islamic banking assets had reached IDR 801.3 trillion, representing an annual growth rate of 13.34%.

Nevertheless, the acceleration of industry growth has not been matched by corresponding advances in the preparedness and professional competencies of its workforce, particularly among graduates of Islamic banking vocational programs. The 2020 Competency Needs Study by the National Professional Certification Agency (BNSP) reported that only 40% of vocational graduates—including those in Sharia-related fields—satisfied general industry competency benchmarks. Furthermore, Statistics Indonesia (BPS) noted in the 2022 Sakernas report that vocational worker mismatch (the incongruence between field of study and employment) stood at 47.8%, underscoring the prevalence of graduates working outside their specialization or lacking functional readiness.

This misalignment is especially pronounced within Islamic banking, where a significant proportion of employees lack formal training in Islamic finance. Deputy Governor of Bank Indonesia Dody Budi Waluyo has observed that merely 10% of personnel in the Islamic economics and finance industry possess an educational background in Islamic economics and finance, whereas the remaining 90% hold conventional or general qualifications (Sembiring, 2021).

Such a workforce composition poses long-term risks for the Islamic banking sector: employees without Sharia expertise may struggle to uphold industry-specific

principles, while vocationally trained professionals diverted to other fields represent a loss on the investment of time and specialized instruction they received.

Depok City exemplifies a key locus for Islamic banking development, owing to its robust Islamic identity and economic potential. Research by Dhia et al. (2024) highlights that, despite favorable economic indicators and community characteristics conducive to Sharia-compliant finance, Depok's Islamic banking potential remains underutilized.

These findings underscore the imperative for both the Islamic banking industry and its affiliated education and training institutions to critically assess prospective employees' work competencies, motivational profiles, readiness for employment, and interest in careers within Islamic banking.

When individuals complete targeted education and training designed to enhance their Islamic banking competencies and motivation, their overall readiness for employment in the sector is expected to improve. Once readiness is established and deemed sufficient, their interest in applying for positions in Islamic banking can be objectively evaluated.

Empirical studies indicate that professional competence significantly influences work readiness. Nurussyifa and Listiadi (2021), along with Ismoyo and Wahjudi (2023), affirm this relationship, which is further corroborated by Agustina and Cahyono (2020). They argue that aligning vocational competencies with industry requirements such as mastery of Islamic banking contracts, fintech operations, and adaptability to sectoral changes enhances graduates' preparedness. Moreover, incorporating Islamic ethical values into competency development fosters professionals who are not only technically proficient but also morally equipped to navigate workplace challenges.

Work motivation likewise exerts a positive effect on employee readiness. According to Amri et al. (2022), highly motivated vocational graduates proactively engage in independent learning, project-based internships, and certification programs, viewing these activities as strategic avenues to achieve career objectives aligned with Islamic banking principles. Yet, the extant literature lacks comprehensive analyses of how motivation interacts with readiness to shape interest in Islamic banking careers, presenting both an academic and practical research gap.

Furthermore, a reciprocal relationship exists between readiness and occupational interest. Gohae (2020) and Jaya et al. (2023) demonstrate that greater work readiness enhances career interest, a finding echoed by Wahyuni et al. (2021). However, there is a dearth of studies specifically examining this dynamic within Islamic banking. Individuals who possess both technical and psychological readiness are more confident in pursuing industry opportunities, thereby increasing their career interest, while strong initial interest can, in turn, motivate further readiness-building activities.

Competence also directly influences vocational career interest. Marzuka (2024) and Annisari and Anggraini (2022) emphasize that enhancing competencies relevant to Islamic finance strengthens graduates' confidence and motivation to pursue sector-specific careers. For Islamic banking vocational students, interest in employment depends not only on curricular mastery but also on the perceived relevance of those competencies to Sharia values and the evolving industry landscape, thereby supporting long-term career sustainability.

Motivation has been shown to significantly impact interest in Islamic banking careers. Meliyani et al. (2024) and Ramayanti and Khoiriawati (2023) report that highly motivated individuals regard careers in Islamic banking not merely as employment but as expressions of commitment to Islamic socio-economic principles, fostering sustained enthusiasm and loyalty.

This study contributes novel insights by focusing exclusively on the Islamic banking vocational workforce and by concurrently investigating the effects of competence, motivation, and readiness on career interest within the sector. In doing so, it bridges the gap between educational/training programs and the professional demands of Islamic banking.

Whereas prior research has predominantly adopted partial perspectives and neglected mediation effects, this study employs Structural Equation Modeling–Partial Least Squares (SEM-PLS) to examine the complex, mediated relationships among motivation, competence, readiness, and career interest. SEM-PLS is particularly suited to elucidate causal linkages in models with intricate mediating paths and is appropriate for the small-to-medium sample sizes characteristic of vocational populations.

Consequently, this research holds both theoretical and practical significance. The findings are anticipated to inform the strategic design of Islamic banking vocational curricula, guide human resource practitioners in the industry, and support governmental policy initiatives aimed at enhancing the alignment between vocational training outputs and sectoral workforce requirements. Ultimately, the study aspires to foster an ethical, professional, and competitive cadre of Islamic banking practitioners.

MATERIALS AND METHODS

Data for this study were collected via structured questionnaire and subsequently subjected to statistical analysis. The target population comprises all vocational workers from Lingga Kencana and Pelita in Depok City who, as of 2025, are prepared to enter the Islamic banking sector.

Empirical analysis is conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS), an approach well suited to testing structural models that include complex mediating relationships and to accommodating small-to-medium sample

sizes typical of vocational cohorts. Moreover, SEM-PLS offers the flexibility to handle data that deviate from normality and to estimate models incorporating multiple latent constructs (Hair et al., 2020).

Sampling was performed via non-probability techniques, acknowledging that not every member of the population has an equal chance of selection (Kasmir, 2022). Specifically, a saturation sampling strategy was employed, wherein the entire accessible population of eligible vocational graduates was invited to participate (Sugiyono, 2017).

Inclusion criteria for respondent selection were as follows:

1. Employment in or readiness for employment within an Islamic banking institution in Depok City, Indonesia;
2. Graduation from a vocational high school;
3. Minimum age of 17 years.

On the basis of these criteria, a total of 125 questionnaires were completed and constitute the analytic sample for the present study.

RESULTS AND DISCUSSION

A. Descriptive Analysis of Questionnaire Responses

The distribution of questionnaire responses across the 125 participants is presented for each study variable, allowing for a comprehensive descriptive overview.

Table 1. Demographic Profile of Respondents

	Gender	Number of Respondent	Percentage (%)
1	Male	71	56,8%
2	Female	54	43,2%
	Total	125	100%

	Age	Number of Respondent	Percentage (%)
1	17	36	28,8%
2	18	59	47,2%
3	19	23	18,4%
4	Above 19	7	5,6%
	Total	125	100%

Source: Processed primary data

Among the sample, 56.8% (n = 71) identified as male and 43.2% (n = 54) as female. The modal age was 18 years, comprising 47.2% (n = 59) of the respondents.

B. Analytical Framework and Testing Procedures

Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) via SmartPLS 3. The evaluation comprised: (a) assessment of the outer measurement model through convergent and discriminant validity tests; (b) reliability analysis employing both Cronbach’s Alpha and Composite Reliability; and (c) examination of the inner structural model via R² coefficients, Q² predictive relevance, and the Goodness-of-Fit Index (GoF).

Model Specification of Latent Constructs

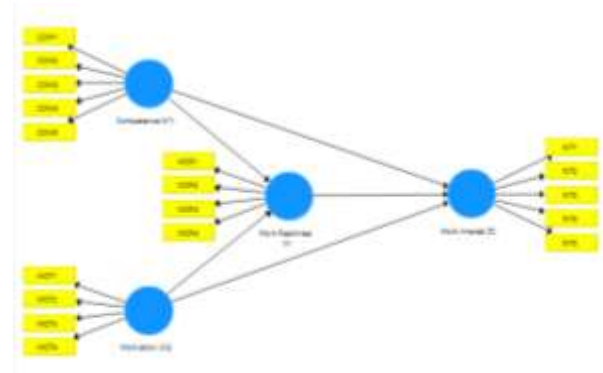


Figure 1. PLS

Source: SmartPLS results

The research model includes four latent variables: Work Competence (X₁), Motivation (X₂), Work Readiness (Y), and Work Interest in Islamic Banking (Z).

Table 2. Convergent Validity Assessment

	Competence (X1)	Motivation (X2)	Work Interest (Z)	Work Readiness (Y)
COM1	0,803			
COM2	0,818			
COM3	0,815			
COM4	0,833			
COM5	0,827			
INT1			0,848	
INT2			0,883	
INT3			0,858	
INT4			0,859	
INT5			0,819	
MOT1		0,727		
MOT2		0,833		
MOT3		0,856		
MOT4		0,820		
WOR1				0,847
WOR2				0,843
WOR3				0,869
WOR4				0,842

Source: SmartPLS results

All indicator loadings for Work Competence (X_1), Motivation (X_2), Work Readiness (Y), and Work Interest (Z) exceeded the 0.70 threshold, thereby satisfying the criteria for convergent validity and permitting progression to subsequent analytic stages.

Table 3. Discriminant Validity via Fornell Larcker Criterion

	Competence (X1)	Motivation (X2)	Work Interest (Z)	Work Readiness (Y)
Competence (X1)	0,819			
Motivation (X2)	0,577	0,810		
Work Interest (Z)	0,578	0,558	0,854	
Work Readiness (Y)	0,572	0,617	0,677	0,855

Source: SmartPLS results

The square root of the Average Variance Extracted (AVE) for each construct surpassed its highest inter-construct correlation, confirming adequate discriminant validity according to the Fornell-Larcker criterion.

Table 4. Heterotrait Monotrait Ratio (HTMT) Evaluation

	Competence (X1)	Motivation (X2)	Work Interest (Z)	Work Readiness (Y)
Competence (X1)				
Motivation (X2)	0,670			
Work Interest (Z)	0,643	0,644		
Work Readiness (Y)	0,647	0,715	0,757	

Source: SmartPLS results

HTMT values for all construct pairs remained below the 0.90 upper limit, further substantiating the discriminant validity of the measurement model.

Table 5. AVE (Average Variance Extraction) Threshold Compliance

	Average Variance Extracted (AVE)
Competence (X1)	0,671
Motivation (X2)	0,657
Work Interest (Z)	0,729
Work Readiness (Y)	0,732

Source: SmartPLS results

Each construct's AVE value exceeded 0.50, indicating that more than half of the variance in the indicators is attributable to the respective latent construct and meeting the established benchmark for convergent validity.

Reliability Metric

Table 6. Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
Competence (X1)	0,878	0,880	0,911
Motivation (X2)	0,825	0,837	0,884
Work Interest (Z)	0,907	0,909	0,931
Work Readiness (Y)	0,878	0,879	0,916

Source: SmartPLS results

Composite Reliability and Cronbach's Alpha coefficients for all constructs surpassed the minimum requirement of 0.70, demonstrating strong internal consistency reliability.

Explanatory Power (R^2) of the Structural Model

Table 7. R Square

	R Square
Work Interest (Z)	0,523
Work Readiness (Y)	0,451

Source: SmartPLS results

The R^2 value for Work Interest (Z) was 0.523, denoting a moderate level of explained variance, while the R^2 for Work Readiness (Y) was 0.451, indicating a moderate-to-adequate explanatory power.

Table 8. Q Square

	$Q^2 (=1 - SSE/SSO)$
Work Interest (Z)	0,370
Work Readiness (Y)	0,322

Source: SmartPLS results

The Stone-Geisser Q^2 values revealed that Work Interest (Z) achieved a Q^2 of 0.370 (large predictive relevance), and Work Readiness (Y) attained a Q^2 of 0.322 (medium predictive relevance).

Table 9. Model Fit Assessment via SRMR

	Saturated Model	Estimated Model
SRMR	0,063	0,063

Source: SmartPLS results

The standardized root mean square residual (SRMR) for the model was 0.063, which falls below the 0.08 threshold for a "perfect fit." Therefore, the model demonstrates acceptable predictive

accuracy and is deemed suitable for hypothesis testing.

Hypothesis Testing: Bootstrapping

Table.10 Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Competence (X1) -> Work Interest (Z)	0.236	0.242	0.083	2.854	0,004
Competence (X1) -> Work Readiness (Y)	0.324	0.331	0.096	3.367	0,001
Motivation (X2) -> Work Interest (Z)	0.142	0.155	0.113	1.255	0,210
Motivation (X2) -> Work Readiness (Y)	0.431	0.431	0.097	4.419	0,000
Work Readiness (Y) -> Work Interest (Z)	0.454	0.436	0.119	3.829	0,000

Source: SmartPLS results

1. Hypothesis 1
Work Competence exerts a statistically significant and positive effect on Work Interest in Islamic Banking ($p = 0.004 < 0.05$; $t = 2.854 > 1.96$), indicating that increases in competence are associated with higher levels of interest in pursuing careers within Islamic banking.
2. Hypothesis 2
Work Competence has a statistically significant and positive influence on Work Readiness ($p = 0.001 < 0.05$; $t = 3.367 > 1.96$), suggesting that more competent vocational graduates demonstrate greater readiness to perform in Islamic banking roles.
3. Hypothesis 3
Work Motivation does not exhibit a statistically significant effect on Work Interest in Islamic Banking ($p = 0.210 > 0.05$; $t = 1.255 < 1.96$), implying insufficient evidence to conclude that motivational levels predict interest in Islamic banking employment.
4. Hypothesis 4
Work Motivation is positively and significantly related to Work Readiness ($p < 0.001$; $t = 4.419 > 1.96$), indicating that higher motivational levels are associated with enhanced readiness for Islamic banking—sector roles.
5. Hypothesis 5
Work Readiness demonstrates a significant positive impact on Work

Interest in Islamic Banking ($p < 0.001$; $t = 3.829 > 1.96$), suggesting that individuals who are more prepared for work are also more inclined to pursue careers in Islamic banking.

Table 11 Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Competence (X1) -> Work Readiness (Y) -> Work Interest (Z)	0.147	0.144	0.057	2.568	0,011
Motivation (X2) -> Work Readiness (Y) -> Work Interest (Z)	0.196	0.186	0.062	3.164	0,002

Source: SmartPLS results

1. Results of Hypothesis 6
Work Competence exerts a positive and statistically significant indirect effect on Work Interest in Islamic Banking via Work Readiness ($p = 0.011 < 0.05$; $t = 2.568 > 1.96$), indicating that higher levels of competence enhance vocational graduates' interest in the sector by first increasing their job readiness.
2. Results of Hypothesis 7
Work Motivation demonstrates a positive and statistically significant indirect influence on Work Interest in Islamic Banking through Work Readiness ($p = 0.002 < 0.05$; $t = 3.164 > 1.96$), suggesting that heightened motivation fosters greater interest in Islamic banking careers by bolstering individuals' readiness for the role.

CONCLUSION AND IMPLICATIONS

The key findings of the hypothesis testing are summarized as follows:

1. A positive and statistically significant relationship exists between Work Competence and Work Interest in Islamic Banking, indicating that increases in competence correspond to higher levels of interest among Islamic banking vocational graduates.
2. Work Competence exerts a positive and significant influence on Work Readiness, demonstrating that more competent vocational graduates exhibit

- greater preparedness for roles within Islamic banking.
3. No significant relationship was found between Work Motivation and Work Interest in Islamic Banking, suggesting that variations in motivational levels do not predict graduates' interest in sector-specific employment.
 4. Work Motivation has a positive and significant effect on Work Readiness, implying that higher motivation enhances vocational graduates' readiness for Islamic banking positions.
 5. A positive and significant association was observed between Work Readiness and Work Interest in Islamic Banking, indicating that greater preparedness is linked to stronger interest in pursuing careers within the sector.
 6. Work Competence indirectly influences Work Interest in Islamic Banking via Work Readiness, with higher competence leading to increased readiness, which in turn elevates vocational graduates' interest in the field.
 7. Work Motivation also exerts an indirect, positive effect on Work Interest in Islamic Banking through Work Readiness, demonstrating that enhanced motivation bolsters readiness and thereby fosters greater career interest.

These conclusions offer a foundation for further refinement and serve as a basis for evaluating and enhancing educational and training programs for vocational workers in Islamic banking, as well as for informing industry stakeholders and related parties.

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