

Satisfaction Of The Islamic Finance Industry With The Performance Of Interns In Higher Education

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Abstract

This study aims to estimate the role of tertiary apprenticeship performance in influencing Islamic finance industry satisfaction. By utilizing the results of interviews with 28 Islamic finance practitioners, this study conducted a qualitative analysis. This study found that expectations and disconfirmation factors play an important role in increasing the satisfaction of the Islamic finance industry. Academically, this study implies the expansion of knowledge about industrial satisfaction engineering. Practically, this study implies the importance of link and match between industry and higher education institutions in three ways (uniformity in apprenticeship program assessments, creation of MOUs, and collaboration in curriculum development).

Keywords : *University Internship Performance, Expectation-Disconfirmation Theory, Satisfaction, Islamic Finance Industry.*

INTRODUCTION

The literature states that universities contribute to improving industry performance (including the Islamic finance industry) through apprenticeship programs (Chen et al., 2018; Liu, 2012). Even though it always facilitates apprenticeship programs, it is not uncommon for the industry to complain about the performance of university intern students for two main reasons, namely the mismatch of qualifications and the unresponsiveness of universities in harmonizing industry changes (Rogers et al., 2019). This problem makes it difficult for the Islamic finance industry to expand and improve competitiveness against conventional financial institutions. These problems indicate the importance of the satisfaction factor in implementation college internship program. Therefore, an investigation into the factors that influence the satisfaction of the Islamic finance industry on the performance of apprentice students needs to be carried out to answer this challenge.

A solid understanding of the satisfaction of the Islamic finance industry is essential for today's universities. However, universities always prepare prospective graduates through internship programs and the success of these universities in supporting industrial performance through internships will enhance the reputation of these universities. This success can have an effect on increasing the

recruitment of graduates of these tertiary institutions by the Islamic finance industry, so that this will further enhance the reputation of these tertiary institutions in front of stakeholders. Conversely, the failure of a tertiary institution to gain industry satisfaction in apprenticeship programs will reduce the reputation of the tertiary institution. Previous literature has paid serious attention to the relationship between universities and industry in internship studies (Chen et al., 2018; Fong et al., 2014; Ruhanen et al., 2013). However, unfortunately, in the context of apprenticeships in the Islamic finance industry, there is not a single piece of literature that reveals the factors that influence the satisfaction of the Islamic finance industry on the performance of college intern students. What's more, there is not a single study that specifically connects the disconfirmation expectations of the performance of intern students with the satisfaction of the Islamic finance industry. In fact, strong knowledge of the connection between these factors is the key to success in improving university performance in apprenticeship programs. Therefore, to answer this scarcity, exploratory studies need to be carried out. Fong et al., 2014; Ruhanen et al., 2013). However, unfortunately, in the context of apprenticeships in the Islamic finance industry, there is not a single piece of literature that reveals the factors that influence the satisfaction of the Islamic finance industry on the performance of college intern students. What's more, there is not a single study that specifically connects the disconfirmation expectations of the performance of intern students with the satisfaction of the Islamic finance industry. In fact, strong knowledge of the connection between these factors is the key to success in improving university performance in apprenticeship programs. Therefore, to answer this scarcity, exploratory studies need to be carried out. Fong et al., 2014; Ruhanen et al., 2013). However, unfortunately, in the context of apprenticeships in the Islamic finance industry, there is not a single piece of literature that reveals the factors that influence the satisfaction of the Islamic finance industry on the performance of college intern students. What's more, there is not a single study that specifically connects the disconfirmation expectations of the performance of intern students with the satisfaction of the Islamic finance industry. In fact, strong knowledge of the connection between these factors is the key to success in improving university performance in apprenticeship programs. Therefore, to answer this scarcity, exploratory studies need to be carried out. there is not a single literature that reveals the factors that influence the satisfaction of the Islamic finance industry on the performance of tertiary apprentice students. What's more, there is not a single study that specifically connects the disconfirmation expectations of the performance of intern students with the satisfaction of the Islamic finance industry. In fact, strong knowledge of the connection between these factors is the key to success in improving university performance in apprenticeship programs. Therefore, to answer this scarcity, exploratory studies need to be carried out. there is not a single literature that reveals the factors that influence the satisfaction of the Islamic finance industry on the performance of tertiary apprentice students. What's more, there is not a single study that specifically connects the disconfirmation expectations of the performance of

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This study investigates the satisfaction of the Islamic finance industry on the performance of university intern students, to support their business performance. The creation of industrial satisfaction is very important for tertiary institutions which orient the absorption of their output in the industrial world. Under these conditions, the industry is a user (user) of university output, therefore the industry can be positioned as a consumer for the supply of student internships conducted by universities. Theories that can influence product/service user satisfaction have been exploited by experts, including the satisfaction-loyalty theory (Ahrholdt et al., 2019), the theory of consumption values (Yen & Lu, 2008), the theory of reciprocity (Shiau & Chau, 2015), and the expectancy-disconfirmation theory (Lin & Huang, 2012). Among these theories, the literature does not indicate the most powerful theory in influencing satisfaction. However, because it tends to be very comprehensive in representing user satisfaction (user) and contextual in university-industry relations, the expectation-disconfirmation theory can be considered in testing the satisfaction of the Islamic finance industry Sinha et al. (Sinha et al., 2019). With EDT, Islamic finance industry players not only determine satisfaction based on the performance of apprentice students (in this case, university products) but also determine satisfaction based on the expectations they previously made (Zehrer et al., 2011). because it tends to be very comprehensive in representing user satisfaction (user) and contextual in university-industry relations, the expectation-disfirmation theory can be considered in testing the satisfaction of the Islamic finance industry Sinha et al. (Sinha et al., 2019). With EDT, Islamic finance industry players not only determine satisfaction based on the performance of apprentice students (in this case, university products) but also determine satisfaction based on the expectations they previously made (Zehrer et al., 2011). because it tends to be very comprehensive in representing user satisfaction (user) and contextual in university-industry relations, the expectation-disfirmation theory can be considered in testing the satisfaction of the Islamic finance industry Sinha et al. (Sinha et al., 2019). With EDT, Islamic finance industry players not only determine satisfaction based on the performance of apprentice students (in this case, university products) but also determine satisfaction based on the expectations they previously made (Zehrer et al., 2011).

Based on Chiu et al. (Chiu et al., 2011), EDT has two important factors in predicting product/service user satisfaction, namely; (1) expectation and (2) disconfirmation. Through the use of these two factors, the estimation of the satisfaction of the Islamic finance industry on the performance of college intern students becomes more actual and reasonable because these estimates are not only fixated on the industry's unilateral expectations, but are also objective towards the product being observed. In this case, students are a product of higher education observed by the Islamic finance industry, therefore it is very logical if the product is placed in a special position. Its function is to measure whether the product's profile, function and action are really needed by the user industry.

Based on the explanation above, this study suspects that industry satisfaction with the performance of college intern students occurs due to the role of expectations and disconfirmation. Figure 1 clearly displays the model of this study.

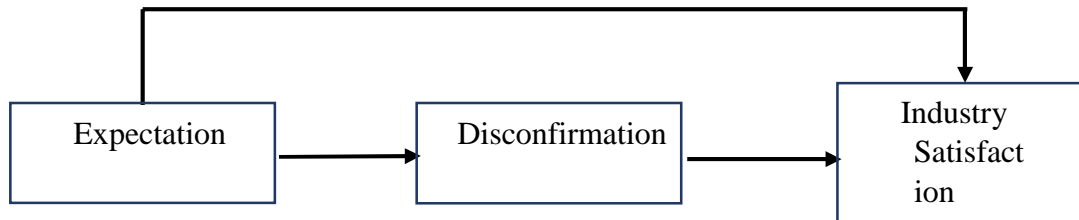


Figure 1.Islamic Financial Industry Satisfaction Model on Student Performance

College internship

Sharia Banking Statistics (OJK, 2019) reports that sharia banking office networks total 1,919 (BUS-UUS) and 164 (BPRS), meanwhile the non-sharia bank financial industry has 25 corporate units and 88 sharia business units (OJK, 2016). This industrial office network will continue to grow. This condition means that the Indonesian Islamic finance industry requires a larger workforce in the future and this absorption can be supported by apprentice program graduates. Weak knowledge of Indonesian tertiary institutions regarding factors that can increase satisfaction in the Islamic finance industry will make the process of absorbing graduates in the industry not optimal, this can be detected through apprenticeships. Therefore,

Based on the explanation above, this study aims to estimate the relationship between the expectation-disfirmation factor of the performance of university intern students and the satisfaction of the Islamic finance industry. Excellent knowledge of the relationship of these factors is beneficial to both the Islamic finance industry and universities. For the Islamic finance industry this study is useful for improving the recruitment process, while for higher education institutions this study is useful for improving the quality of learning and studies. From a scientific perspective, this study is useful in expanding understanding of the factors that influence industry satisfaction with the profile and performance of college graduate students. Amidst the abundance of studies on university-industry relations,

METHOD

This study estimates the satisfaction of the Islamic finance industry on the performance of university intern students by involving expectation and disconfirmation factors. The basic question of this study is whether the Islamic finance industry is satisfied with the performance of college intern students based on their own expectations and disconfirmations. Even though study about the relationship of these factors has often been done through a quantitative approach, following a number of experts (Mallat, 2007; Meath et al., 2016), this study used a qualitative approach.

The behavior of industrial practitioners can be influenced by their perceptions (Agyemang et al., 2019). To obtain detailed information about the perceptions of industry practitioners, studies with a quantitative approach are difficult to do. What's more, Saunders (2009) states that a quantitative approach is difficult to express unrealistic assumptions and it is also difficult to show objective reasons for the behavior of the object of observation. In contrast, Rohanen et al. (2013) stated that through scrutiny of conditions, flexibility in interaction, and freedom in interviews qualitative methods are very good at digging up information on objects of observation that are still hidden and difficult to reach. In the context of a college apprenticeship program, researchers can explore dimensions of satisfaction of industrial practitioners that have not been observed in depth in previous studies. For this reason, in situations like this, a qualitative approach is needed.

This study focuses on industry satisfaction with the performance of college intern students. To support the focus of this study, the sample required is an industrial practitioner who acts as a supervisor for university intern students. Due to its exploratory nature, this study broadens the sample from various types of Islamic finance industries of choice for students which include the Islamic banking industry, Islamic insurance, Islamic microfinance institutions, and Islamic pawnshops. To avoid bias, the main objective of the interview was not disclosed to the interviewee. This interview data was collected through the D4 Islamic Finance Study Program internship program in the Islamic finance industry in the city of Bandung during August-September 2019, namely at the end of the internship. The interview was conducted by students,

The interviews for this study were conducted using a semi-structured system in order to provide flexibility to the interviewers and at the same time to be able to control the interviews so that they are fit for purpose. To ensure the purpose of the study, the interviewers were asked to; (1) being open but sticking to the study theme, (2) limiting the duration of the interview, (3) referring to the interview guidelines, and (4) understanding the phenomena observed in this study. Through this activity, 28 industry practitioners were interviewed, 28% were women and the rest were men. Based on the level of education, 40% hold a master's degree and the rest have a bachelor's degree. Based on the industry profile, 60% are Islamic banking, 10% Islamic insurance, 20% Islamic microfinance institutions, and 10% Islamic pawnshops.

This study is intended to examine the satisfaction of Islamic finance industry practitioners on the performance of university intern students by involving the expectation-disconfirmation theory. In carrying out data collection, the interviewees were provided with an interview list that described the two factors contained in the expectation-disfirmation theory, with the additional factor of perceived usefulness of the apprenticeship program. Expectations describe the expectations of the industry (Ding & Chai, 2015) and disconfirmation symbolizes the evaluation actions of the industry (Fan & Suh, 2014).

In data analysis, this study applies interpretation techniques. This method is very good at gaining an understanding of the attitude and behavior of respondents (Saunders et al., 2009). The results of the analysis are quantified in order to facilitate the analysis of attitudes and behavior around the satisfaction factor. Quantification of the industry's answers can enable the authors to do so identification and discussion of industry satisfaction on a regular basis.

RESULTS AND DISCUSSION

The subject matter of this study is the satisfaction of the Islamic finance industry on the performance of university intern students through the expectation-disconfirmation model (EDT). In order to suit the apprenticeship context, this study adopts six dimensions of employee performance namely; (1) quality, (2) quantity, (3) timeliness, (4) effectiveness, (5) independence, and (6) commitment to expectations and disconfirmation factors (Chen et al., 2018). However, industry satisfaction in apprenticeship activities is very important for universities that focus on improving the quality of prospective graduates. To reveal this, this study explores industry satisfaction through interviews with Islamic finance industry practitioners who are directly involved as managers/supervisors of college students. The results of the interview can be seen clearly in table 1.

Table 1.

Industry Satisfaction Exploration

Factor	Dimensions	Perception Industry	
		Agree	Don't agree
Expectation	Industry expectations on the work quality of apprentice students effect of disconfirmation	70%	28%
	Industry expectations on the quantity of student intern work effect of disconfirmation	70%	28%

	Industry expectations of student work timeliness	80%	20%
	Internship has the effect of disconfirmation		
	Industry expectations on the effectiveness of student internships have an effect on disconfirmation	60%	40%
	Industry expectations of student work independence	60%	40%
	Internship has the effect of disconfirmation		
	Industry expectations of intern student work commitment	80%	20%
	effect of disconfirmation		
	Industry expectations on the work quality of apprentice students	90%	10%
	effect on satisfaction		
	Industry expectations on the quantity of student intern work	90%	10%
	effect on satisfaction		
	Industry expectations of student work timeliness	80%	10%
	apprenticeship effect on satisfaction		
	Industry expectations on the work effectiveness of apprentice students	70%	28%
	effect on satisfaction		
	Industry expectations of student work independence	90%	10%
	apprenticeship effect on satisfaction		
	Industry expectations of intern student work commitment have an effect on satisfaction	90%	10%
Disconfirmation	The quality of work of intern students is better than expectations,	90%	10%
	thus satisfying the industry		
	The quantity of intern student work is better than expectations,	80%	20%
	thus satisfying the industry		
	Intern student work timeliness is better than expectations, thereby satisfying the industry	70%	28%
	The work effectiveness of apprentice students is better	80%	20%

than expectations,thus satisfying the industry		
The work independence of apprentice students is better than expectations, thus satisfying the industry.	60%	40%
The intern student's work commitment is better than expectations, thereby satisfying the industry	70%	28%

Table 1 explains that expectations and disconfirmation factors play an important role in the formation of Islamic financial industry satisfaction. These findings indicate that to create satisfaction in the Islamic finance industry in apprenticeship programs, the factors needed are not just one factor (expectation) but also the need to involve both simultaneously (expectation and disconfirmation). The importance of using these two factors simultaneously is in line with studies conducted by Ding (2018) and Qazi et al. (2017). Both studies confirm satisfaction in the fields of information technology and business, whereas our study confirms satisfaction in the field of college internships in the Islamic finance industry.

The expectation factor is very effective in causing disconfirmation in the Islamic finance industry. The six dimensions of student internship performance are; (1) quality, (2) quantity, (3) timeliness, (4) effectiveness, (5) independence, and (6) commitment is positive enough to show the attitude of the internship manager confirmed, although there are a few who disagree. This finding means that all managers of the Islamic finance industry have expectations of student interns, then the majority of these managers think that the performance of student interns exceeds their expectations. This finding is in line with the results of a study by Fan and Suh (2014) in the field of information technology and Qazi et al. (2017) in the field of online consumption. Thus, in order to generate good disconfirmation, universities need to pay attention to aspects of industry expectations.

Besides having a good connection with disconfirmation, the expectation factor also has a very good connection with direct satisfaction. This is indicated by the positive opinion of the majority of Islamic finance industry managers on the six dimensions of university student internship performance. In the results of the interviews it was found that the majority of Islamic finance industry managers believed that the performance of apprentice students represented their expectations and the very positive effect of this performance satisfied them. This finding is in line with the results of the study (Fu et al., 2018). Therefore, to make the industry satisfied, expectations are needed.

The disconfirmation factor also plays a very important role in building satisfaction in the Islamic finance industry. This can be seen from the positive attitude of the majority of Islamic finance industry managers. The results of the interviews show that the majority of Islamic finance industry managers are

of the opinion that the performance of college intern students is higher than their expectations, this has a positive effect on their satisfaction. This finding is in line with the results of a study by Chiu et al. (2011) in the field of business communication. Therefore, satisfaction depends not only on expectations but also on disconfirmation. Ignoring disconfirmation will undermine the ability of universities to achieve industry satisfaction.

This study broadens the view of industrial satisfaction engineering. The majority of studies examine the satisfaction of apprenticeship programs in the context of Islamic non-financial competencies, while this study pays full attention to Islamic financial competencies. Studies this confirms that to generate satisfaction in the Islamic finance industry in apprenticeship programs, the role of expectation and confirmation is urgently needed. This study also states that EDT can not only play a role in testing satisfaction in the field of information technology and business, but can also test satisfaction in the field of college internships.

In Indonesia, universities that have D3, D4, and S1 economics, finance, and Islamic banking study programs hold internship programs in the industry. Therefore, the internship program is a very important part of the business journey of the Islamic finance industry and higher education.

Based on the findings of this study, universities and industry need to link and match in three ways. First, the six dimensions of apprenticeship performance namely; (1) quality, (2) quantity, (3) timeliness, (4) effectiveness, (5) independence, and (6) commitment is very good in describing expectations, disconfirmation, and satisfaction. In order for industrial and university assessments to be co-ordinated, industry and universities need to create uniformity in this assessment. The positive effect is that the apprentice performance appraisal aspect based on the integration of all these factors and dimensions will become objective. However, the university's assessment of student internship activities that refer to industry satisfaction will be an effective correction for the college itself.

Second, because satisfaction can be built from the expectations and disconfirmations of apprenticeship programs, in the process of recruiting new employees, the Islamic finance industry can make use of university graduates who have carried out internships in the industry. Related to this, the industry needs to build a memorandum of understanding (MOU) regarding the recruitment of graduates of the apprenticeship program. Third, to improve the quality of apprenticeship programs, universities and industry need to collaborate on curriculum development that can be directed towards maturing apprentice preparation. In practice, the industry provides information and knowledge input to universities about the factors and dimensions of expectations-disconfirmation that are designed by the industry to then be included in the tertiary curriculum.

CONCLUSION

This study concludes that expectations and disconfirmation play a good role in generating satisfaction in the Islamic finance industry. This study is the first to use EDT to test industry satisfaction with the performance of college interns. Although able to reveal industry satisfaction well, this study has several weaknesses. First, this study was only conducted for vocational study program internships (Polytechnics), so this study cannot fully generalize the facts that occurred in non-vocational higher education internships (PTU & PTAI). For this reason, further studies can be developed at PTU & PTAI. Second, this study only utilized 28 practitioners. To get better conclusions, more practitioners must be involved. Third, This study only examines satisfaction with the EDT model, so it cannot fully represent industry satisfaction. Further studies are necessary integrate the EDT model with other models so that the resulting conclusions will be more robust and complete

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