

ANALYSIS OF THE INFLUENCE OF EDUCATION AND PRACTICUM EXPERIENCE ON ECONOMICS STUDENTS' READINESS TO USE SHARIA BANKING PRODUCTS

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ABSTRACT

The Islamic finance industry in Indonesia has shown significant growth; however, literacy and inclusion of Islamic finance among young generations, particularly university students, remain relatively low. This study aims to analyze the influence of education and practicum experience on economics students' readiness to use Sharia banking products. The research sample consisted of 70 Economics students from UIN Malang. A quantitative approach was employed, combining surveys and practicum experience studies. The results indicate that education plays a crucial role in establishing foundational understanding, while practicum experience enhances students' readiness and interest in using Sharia banking products through direct interaction and hands-on experience. These findings underscore the necessity of integrating digital-based education with practical experience as a strategy to improve literacy, exposure, and adoption of Sharia banking products among young generations. The practical implications of this study include the development of literacy programs and practice-based learning initiatives to sustainably strengthen Islamic financial inclusion.

Keywords: Sharia Banking, Financial Literacy, Education, Practicum Experience, Student Readiness

INTRODUCTION

Amid the challenges of global dynamics, Indonesia's Islamic finance industry continues to demonstrate a strong growth trend. Entering early 2025, all sectors of Islamic finance recorded positive asset growth (Rose & Wicaksono, 2025). As of January 2025, the Financial Services Authority (OJK) reported improved performance across the Islamic financial services sector. The total assets of the Islamic finance industry increased by 10.35% annually, reaching IDR 2,860.1 trillion, with Islamic banking at IDR 948.2 trillion, Islamic capital markets at IDR 1,740.2 trillion, and non-bank financial institutions at IDR 171.7 trillion. The industry continues to focus on strengthening its presence through enhanced product and service quality aligned with customer needs.

Progress in the Islamic finance sector is closely supported by active government involvement, particularly through the OJK. The OJK has committed to promoting financial literacy and awareness of Islamic finance, including in remote areas, through strengthened collaboration among the OJK, Islamic financial service providers (PUJK Syariah), and other relevant stakeholders (OJK, 2024). Government support complements efforts to expand the industry, which is reflected in the increasing number of Islamic financial institutions, such as Islamic banks, Islamic insurance, Sharia mutual funds, and other Sharia-compliant financial entities. Among these sectors, Islamic banking is the most prominent due to its significant impact (Harahap et al., 2025).

Islamic banking holds the potential to contribute to economic transformation through productive, value-added, and inclusive economic activities (Harahap et al., 2025). The sector accounts for approximately 10% of the total national Islamic financial assets, valued at IDR 960.82 trillion. Its annual growth rate (YoY) is recorded at 7.6%, exceeding

the national banking sector growth of 7% (YoY) (Rose & Wicaksono, 2025). These achievements indicate that Islamic banking continues to improve positively in terms of performance and competitiveness, highlighting the need for initiatives that introduce various products and services to build user readiness and hands-on experience.

However, financial literacy regarding Islamic finance, particularly among students, remains relatively low. According to the 2024 National Survey on Financial Literacy and Inclusion (SNLIK), Indonesia's Islamic financial literacy index stands at 39.11%, while the Islamic financial inclusion index is 12.88% (OJK, 2024). An internal survey at one university found that only 25% of students were aware of Sharia banking products such as mudharabah savings, murabahah financing, and sukuk (Mochtar et al., 2025). This situation poses a challenge for developing a comprehensive Islamic finance ecosystem, as young generations represent a potential market segment and the primary future users of financial services. Furthermore, low literacy levels impede the development of interest and readiness among prospective users, even though these factors are central to the adoption of Sharia banking services.

Among young generations, particularly students, low literacy can lead to imprudent financial behavior, such as misselecting financial products, neglecting the importance of saving and investing, or falling victim to fraudulent investment schemes with unclear Sharia compliance. Students may often engage in illegitimate investment schemes due to a lack of understanding of Sharia-compliant versus non-compliant investments (Siregar et al., 2025). Meanwhile, the rise of digital technology and Sharia fintech platforms has not been matched by adequate knowledge. Generation Z, highly familiar with technology, tends to use financial applications without considering their Sharia compliance (Sudirman et al., 2025).

Digital-based education and contextual approaches are essential to address these challenges. As emphasized by Gomber et al., (2018), digital technology has significant potential to support financial education and contribute substantially to improving financial literacy. School- and university-based literacy programs, including training and direct product exposure, have proven effective in fostering Islamic financial awareness from an early age (Ronaldo et al., 2025). Without sufficient literacy, young users will struggle to distinguish between genuinely Sharia-compliant financial practices and those merely labeled as such. Therefore, enhancing Islamic financial literacy, particularly among students, is a critical need to support the sustainable development of Indonesia's Islamic banking industry.

Previous studies have highlighted the importance of literacy, religiosity, and perception in shaping financial behavior. Janah & Raharja, (2023) demonstrated that religiosity, Sharia financial literacy, and perceptions simultaneously influence savings intentions. Similarly, Siddika et al., (2023) found that while Generation Z views Islamic banking positively, concerns remain regarding product transparency and online service quality compared to conventional competitors. Noonari et al., (2015) noted that students from non-economic backgrounds initially view Islamic finance neutrally, but interest rises after gaining foundational understanding. These findings underscore that enhancing literacy through education is key to increasing understanding and active participation in Sharia financial services.

Fitria, (2024) emphasized that regulators and Islamic financial institutions should strengthen financial literacy programs using technology-based communities and digital media. Targeted educational campaigns can help young users understand Sharia mutual fund principles, fostering a more inclusive and sustainable financial ecosystem while attracting new investors. Nevertheless, Ningrum et al., (2025) found that basic knowledge alone has a lower direct impact on Generation Z's intention to use Sharia banking products than social influence and perceived ease of use, suggesting that social strategies and interactive user experiences are more effective in driving adoption among digitally savvy youth.

Customer experience also plays a significant role. Lestari et al., (2024) indicated that student satisfaction at UIN Raden Fatah Palembang increased when using BSB Syariah for tuition payments, driven by easy access, fast transactions, and staff intervention. Nugroho et al., (2023) reported that one user faced difficulties in ATM blocking at the bank's head office; despite following correct instructions, caution remained necessary. These examples highlight that practical experience complements education, enhancing the adoption of Sharia banking products. Education, therefore, serves not only as a foundation for understanding but also shapes perceptions of product convenience and benefits.

This study contributes by examining education and practicum experience as factors influencing students' readiness to use Sharia banking products, focusing on Economics students at UIN Malang. Unlike prior research emphasizing literacy, perception, and religiosity in shaping usage intentions Ningrum et al., (2025); Janah & Raharja, (2023), this study introduces a perspective centered on user readiness. The findings offer implications for developing practice-based learning programs aimed at enhancing Sharia banking inclusion among young generations.

LITERATURE REVIEW

Islamic banking has successfully strengthened its presence by introducing new products and services based on principles of fairness and transparency. The existence of Islamic banking contributes to the growth of Indonesia's national Islamic finance industry and plays a role in promoting financial inclusion. Therefore, the introduction of Islamic banking products and services is particularly important for university students, who represent the future managers of financial resources. Students' readiness before utilizing Islamic banking products and services will determine their satisfaction with these offerings. Consequently, selecting effective strategies is fundamental to building students' preparedness in using Sharia banking products. This study focuses on examining two factors that influence students' readiness to adopt Islamic banking products.

Islamic Banking Education

According to the Indonesian Dictionary (KBBI), "education" is synonymous with "learning." Specifically, education can be defined as any condition, object, event, or process aimed at changing the attitudes and behaviors of individuals or groups, with the goal of enhancing human understanding through training and instruction (Unisma.ac.id, 2020). Financial literacy education is an effort to improve public knowledge and understanding of financial matters. In other words, this type of education is a process designed to instill the knowledge, skills, and confidence necessary to manage finances more wisely and effectively (Kinanti et al., 2025). Effective education also includes practical understanding of Sharia financial products, such as how to open an account, manage funds, and anticipate potential returns (Andrianto & Firmansyah, 2019).

One factor contributing to the low penetration of Sharia banking in Indonesia is the belief among some members of the public that the services offered by Sharia banks do not differ significantly from those of conventional banks, both in terms of products and service quality (Susanto et al., 2024). This misconception hinders the development of the Sharia banking market among the majority Muslim population in Indonesia (Mardani et al., 2023). Therefore, education regarding Sharia banking products is essential in addressing this issue. Providing education prior to product usage helps build students' readiness to understand, select, and utilize Sharia banking products.

Sharia banking education can be measured across several dimensions. First, knowledge of products and services: possessing fundamental knowledge indicates that individuals are adequately literate and well-educated in financial matters. Second, understanding of usage: beyond basic knowledge, individuals should comprehend the functions and solutions each Sharia banking product offers. Third, public awareness: understanding the characteristics that differentiate Sharia banks from conventional banks. This awareness influences decisions regarding the adoption of Sharia banking products and services, including among students. Education is expected not only to serve as a foundation for basic understanding but also as an initial bridge guiding students toward practical use of Sharia banking products.

Practical Experience

Practicum experience can be defined as an individual's response or reaction to a product, service, or system (Wiryawan, 2011). Positive practicum experiences, such as fast, secure, and efficient transaction processes, automatically enhance user satisfaction. Conversely, negative experiences, such as transaction failures or balance deductions without adequate resolution, decrease satisfaction levels (Agustiono et al., 2022). Research by Lestari et al., (2024) demonstrates that user experience has a significant and positive effect on student satisfaction. This can be explained through the Theory of Planned Behavior (TPB), where positive experiences improve students' attitudes toward services (attitude component), environmental influences encourage usage (subjective norms), and ease of access provides a higher sense of control (perceived behavioral control).

Practicum experience can be measured through several dimensions. First, positive user experience: favorable experiences with Sharia banking products and services influence users' perceptions and readiness. Positive experience is critical as it shapes users' decisions when selecting products offered by Sharia banks. Second, user satisfaction: when prospective clients are satisfied with their experiences using Sharia banking products, they are more likely to continue utilizing these services. Third, direct interaction with the system: practicum experience goes beyond mere responses and reactions; direct engagement with the system is essential for students to not only know but also understand the operational processes and mechanics of Sharia banking products.

In the context of Islamic banking, practicum experience represents a tangible form of education. Through hands-on experience, students more easily develop practical skills and understanding, enhancing their readiness before deciding to use Sharia banking products. Practicum experience not only impacts satisfaction but also influences intentions and preparedness for sustained product use. Such experiences create memorable, distinct impressions that transform theoretical understanding into practical

application. Consequently, students gain higher levels of readiness and confidence, having directly interacted with and utilized Sharia banking products.

Student Readiness in Using Islamic Banking Products

Readiness, according to the Dictionary of Psychology, refers to a level of maturity to accept and implement certain behaviors. It can be defined as a state in which an individual is willing or prepared to take action to achieve a specific goal (Cahyani et al., 2020). Students' readiness to use Sharia banking products does not develop automatically. Before reaching a state of readiness, students must acquire sufficient knowledge about Sharia banking products. Knowledge forms the foundation for individual decision-making and shapes attitudes and perceptions toward a product (Ermawati & Nurlaila, 2025). Nurbaiti et al., (2021) emphasize that individuals lacking adequate product knowledge will struggle to answer basic questions about its benefits and risks, ultimately leading to reluctance or mistrust in using the product.

Several indicators measure product knowledge, including understanding of benefits and solutions, ease of use, trust in quality and reputation, availability of clear information, effective customer support, positive user experience, data security and protection, pricing relative to value, and recommendations or reviews from other users (Ermawati & Nurlaila, 2025). These indicators can be developed through theoretical (educational) processes as well as practical (practicum) experience. Education can begin in university settings through courses, seminars, socialization programs, or discussions with family and peers. Higher education institutions play a crucial role in ensuring that students acquire sufficient financial knowledge to make informed decisions regarding financial management (Rurkinantia, 2021).

In addition, practicum experience provides practical solutions for developing students' skills in utilizing, evaluating, or even promoting Sharia banking products firsthand. Students engaged in fieldwork (PKL) demonstrate greater readiness in understanding product characteristics and service processes (Indriani, 2024). Moreover, practicum experience strengthens students' attitudes and emotional attachment to the Sharia values embedded in these banking products. This indicates that readiness is reinforced through direct experience, which also enhances comprehension and emotional engagement with the products.

Readiness to use Sharia banking products is shaped by sufficient knowledge, which requires a combination of education and practicum experience. This combination ensures that students not only gain foundational understanding but also develop applied skills in utilizing Sharia banking products. It is crucial to consider the readiness of young generations as strategic promoters of Islamic financial knowledge and facilitators of public understanding (Mochtar et al., 2025). Through institutional support and continuous training, students can become catalysts for Islamic financial literacy amidst global economic transformation.

HYPOTHESIS

Education on the Readiness of Economics Students to Use Sharia Banking Products

Financial literacy is a form of education aimed at enhancing public knowledge and understanding of financial management. More broadly, it is a process focused on instilling

the beliefs, knowledge, and skills necessary for individuals to manage their finances more wisely and effectively (Kinanti et al., 2025). One factor contributing to the low penetration of Sharia banking in Indonesia is the perception among some members of the public that Sharia banks do not offer distinctive features compared to conventional banks, either in terms of products or service quality. This misconception poses a barrier to the development of the Sharia banking industry, particularly among Indonesia's majority Muslim population (Mardani et al., 2023).

Research by Ayo et al., (2023) on Filipino students' perceptions and awareness of Sharia banking highlights the need to integrate Sharia banking topics into academic curricula, enabling students to better understand and be prepared to utilize Sharia financial products. Similarly, Ilyana et al., (2022) found that Sharia financial literacy has a significant and positive influence on students' intention to use Sharia banking services. Likewise, Santoso & Astuti, (2019) emphasized that the involvement of business institutions, religious scholars, and universities plays a direct role in promoting awareness and adoption of Sharia banking.

H1: Education has an effect on Economics students' readiness to use Sharia banking products.

Practical Work on the Readiness of Economics Students to Use Sharia Banking Products

Practicum experience can be understood as an individual's response or reaction to a product, service, or system (Wiryawan, 2011). When such experiences are positive—for instance, transactions that are fast, secure, and efficient—user satisfaction tends to increase. Conversely, negative experiences, such as transaction failures or balance deductions without adequate resolution, negatively affect satisfaction levels (Agustiono et al., 2022). Lestari et al., (2024) demonstrated that user experience has a significant and positive impact on student satisfaction. This aligns with the Theory of Planned Behavior (TPB), in which positive experiences shape favorable attitudes toward services (attitude), environmental influences encourage usage (subjective norm), and ease of access enhances perceived behavioral control.

Product knowledge can be measured through several indicators, including understanding the benefits and solutions offered, ease of use, trust in quality and reputation, clarity of information, effectiveness of customer service, positive user experiences, data security and protection, price-value alignment, and recommendations or reviews from other users (Ermawati & Nurlaila, 2025). These indicators are developed through both theoretical (educational) and practical (hands-on) processes. Educational exposure can begin in university settings, through courses, seminars, socialization programs, or discussions with family and peers. Higher education institutions play a strategic role as learning centers and must ensure that students possess sufficient financial literacy to support informed decision-making in financial management (Rurkinantia, 2021).

H2 Practicum Has an Influence on the Readiness of Economics Students to Use Sharia Banking Products

Research Hypothesis

This study focuses on education, practicum experience, and the readiness of Economics students to use Sharia banking products. Accordingly, the conceptual framework is formulated as illustrated in the figure below:

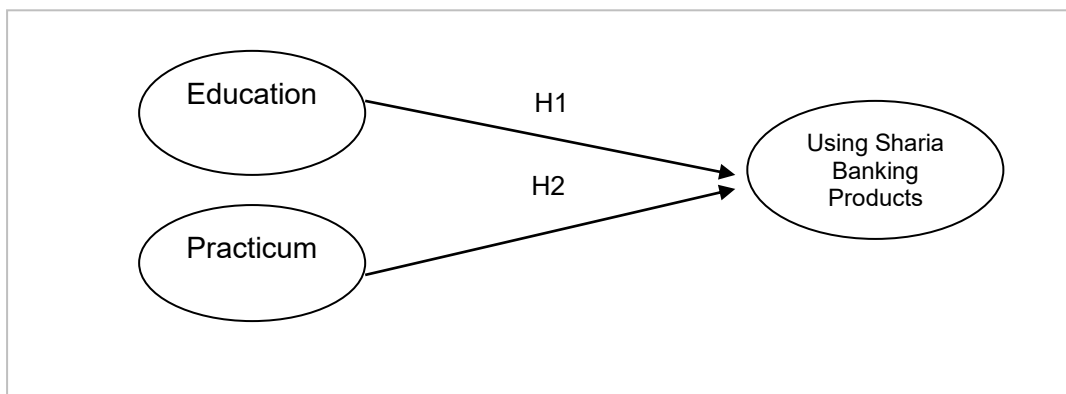


Figure 1. Hypothesis Model
Source: Processed Data (2025)

METHODS

This study employs a quantitative descriptive research design. The population consists of all Economics students at UIN Malang. For sample selection, the study uses a non-probability sampling method, which collects samples without giving each member of the population an equal chance of being selected (Sugiyono, 2019). Specifically, purposive sampling was applied, wherein samples are selected based on specific criteria. The criteria for this study include: 1) active students in the Faculty of Economics at UIN Malang, and 2) students who have completed practicum courses. Considering the large number of students and clients, a total of 70 respondents were selected, taking into account the research timeframe.

The data were analyzed using Partial Least Squares (PLS) analysis. PLS is a multivariate statistical technique that examines relationships between multiple exogenous and endogenous variables (Khaer et al., 2021). As it does not rely heavily on strict assumptions, PLS is a powerful analytical method. The data were processed using SmartPLS 3.0, producing results for both the structural model (inner model) and the measurement model (outer model).

RESULTS

Outer model evaluation results

The outer model evaluation was conducted to assess the validity and reliability of indicators in representing the latent constructs used in the research model. This analysis includes examining outer loading values to determine the strength of each indicator's contribution to its respective construct, testing convergent validity through the Average Variance Extracted (AVE), and assessing construct reliability using Composite Reliability (CR). Conducting this evaluation is essential before testing the relationships between constructs in the inner model, as only valid and reliable indicators can accurately measure the constructs. Figure 2 presents the visualization of the measurement model based on data processed using the Partial Least Squares (PLS) method.

CONVORGENT VALIDITY

The outer model evaluation is a crucial initial step in Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, as it ensures that the indicators used in this study accurately represent the measured latent constructs (Supriyanto & Ekowati, 2013). One of the tests conducted during the outer model evaluation is the analysis of factor loading values and the statistical significance (p-value) of each indicator. An indicator is considered valid if its factor loading is ≥ 0.70 and its p-value < 0.05 , indicating that the

indicator significantly contributes to the construction it represents. The results of this analysis determine whether an indicator can be retained in the model or should be eliminated. Table 1 presents the outer model evaluation results, including factor loading values and significance levels for each indicator across all constructs examined.

Based on the analysis results, all indicators for the variables Education (X1), Practicum (X2), and Using Sharia Banking Product (Y) showed factor loading values above 0.70 with p-values < 0.001, indicating that all indicators are valid in representing their respective constructs. For the Education variable, the indicators exhibited very high values (0.933–0.993), reflecting a strong contribution to the construct. In the Practicum variable, three main indicators (X2.1–X2.3) demonstrated excellent validity (0.956–0.980), while one indicator (X2.4) was at the minimum threshold (0.715) but still met the validity requirement. Similarly, in the Using Sharia Banking Product variable, indicators Y.1, Y.2, and Y.4 had very high factor loadings (0.975–0.983), whereas Y.3 had a lower value (0.742) but remained valid. Therefore, it can be concluded that all indicators are suitable for further analysis, as they adequately reflect the research constructs.

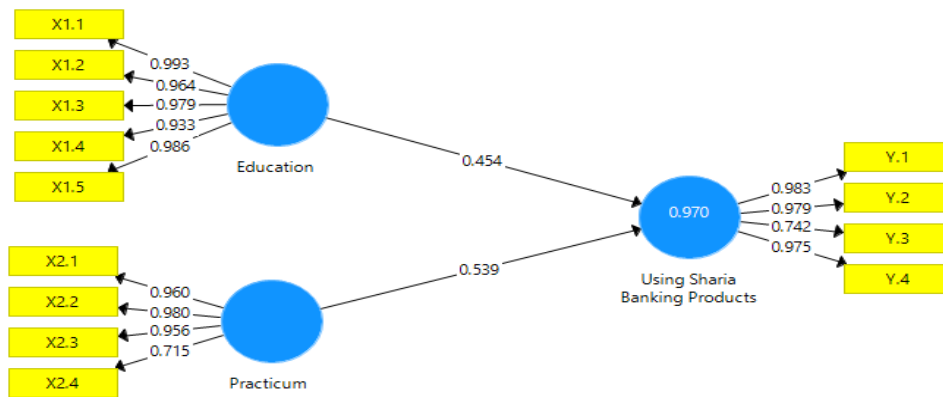


FIGURE 2. PLS RESULTS
Source: Processed Data (2025)

Table 1. Convergent validity

Variable	Indicator	Loading faktor	v-value
Education	X1.1	0.993	<0,000
	X1.2	0.964	<0,000
	X1.3	0.979	<0,000
	X1.4	0.933	<0,000
	X1.5	0.986	<0,000
Practicum	X2.1	0.960	<0,000
	X2.2	0.980	<0,000
	X2.3	0.956	<0,000
	X2.4	0.715	<0,000
Using sharia banking product	Y.1	0.983	<0,000
	Y.2	0.979	<0,000
	Y.3	0.742	<0,000
	Y.4	0.975	<0,000

Source: Data Processed by Researchers (2025)

DISCRIMINANT VALIDITY

Discriminant validity in this study was evaluated using the Fornell-Larcker approach, which involves comparing the square root of the Average Variance Extracted (AVE) with the correlations between constructs. Discriminant validity aims to ensure that each construct in the model is distinct and does not overlap or share meaning with other

constructs. A construct is considered to have adequate discriminant validity if the square root of its AVE is greater than its correlations with the other constructs in the model.

Table 2. Discriminant validity

Variable	Average Variance Extracted (Ave)
Education	0.943
Practicum	0.827
Using sharia banking product	0.857

Source: Data Processed by Researchers (2025)

Based on the Average Variance Extracted (AVE) calculations, all variables in this study meet the criteria for convergent validity, with values exceeding 0.50 (Hair et al., 2019). The Education variable has an AVE of 0.943, indicating a very high level of convergent validity, meaning that its indicators explain over 94% of the construct’s variance. The Practicum variable has an AVE of 0.827, and the Using Sharia Banking Product variable has an AVE of 0.857, both also demonstrating strong convergent validity, as more than 82% of their construct variance is explained by their respective indicators. Therefore, it can be concluded that all variables in this study possess excellent convergent validity and are suitable for use in subsequent analyses.

REALIBILITY TEST

Reliability testing is conducted to measure the extent to which the indicators within a construct demonstrate internal consistency in assessing the intended variable. Two commonly used measures in the SEM-PLS approach are Composite Reliability (CR) and Cronbach’s Alpha. A construct is considered reliable if $CR \geq 0.70$, indicating that it consistently and dependably measures the intended concept. Cronbach’s Alpha is also ideally ≥ 0.70 , although Composite Reliability is prioritized in SEM-PLS because it more accurately accounts for constructs with indicators having different loadings. If all constructs have CR and Cronbach’s Alpha values above the minimum threshold, they are deemed reliable and suitable for further analysis in the structural model.

Table 3. Reliability test

Variable	Composite Reliability	Cronbach’s Alpha
Education	0.988	0.985
Practicum	0.950	0.925
Using sharia banking product	0.959	0.941

Source: Data Processed by Researchers (2025)

Based on the reliability test results, all research variables exhibit Composite Reliability (CR) and Cronbach’s Alpha values exceeding the minimum threshold of 0.70 (Nunnally & Bernstein, 1994), indicating that they are reliable. The Education variable has a CR of 0.988 and a Cronbach’s Alpha of 0.985, demonstrating very high internal consistency among its indicators. The Practicum variable also shows excellent reliability, with a CR of 0.950 and a Cronbach’s Alpha of 0.925, while the Using Sharia Banking Product variable has a CR of 0.959 and a Cronbach’s Alpha of 0.941. These results confirm that all three variables possess strong reliability, making the research instruments suitable for further analysis.

Results of the evaluation of the structural model (inner model)

After the measurement model (outer model) is confirmed to meet validity and reliability criteria, the next step is to evaluate the structural model (inner model). This evaluation aims to assess the relationships between the latent variables specified in the research model and to test the strength and significance of the path coefficients among constructs. Key indicators used in evaluating the inner model include R-square values, path

coefficients, t-statistics or p-values, and mediation effects testing if there are intervening constructs within the model.

Table 4. R square

Using sharia banking product	0.970	0.969
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Source: Data Processed by Researchers (2025)

Based on the reliability test results, the Using Sharia Banking Product variable achieved a Composite Reliability (CR) of 0.970 and a Cronbach’s Alpha of 0.969. Both values are well above the minimum threshold of 0.70, indicating that the indicators forming this variable exhibit very high internal consistency. Therefore, the Using Sharia Banking Product variable is considered highly reliable and suitable for use in further research analysis.

HYPOTHESIS TESTING

After the structural model is confirmed to meet feasibility criteria through the evaluation of R-square values and construct reliability, the next step is hypothesis testing. This testing aims to examine the direct and indirect effects among the latent variables formulated in the research hypotheses. The analysis is conducted by assessing the path coefficients and the corresponding p-values or t-statistics obtained through SEM-PLS analysis.

Table 5. Results of hypothesis testing

Path	Path	Path	Path
Education → Using sharia banking product	0.454	1.821	0.069
Practicum → Using sharia banking product	0.539	2.155	0.032

Source: Data Processed by Researchers (2025)

The Influence of Education on Economics Students' Readiness to Use Islamic Banking Products

The path analysis results indicate that the education variable has a positive effect on the use of Sharia banking products, with a coefficient of 0.454, a T-statistic of 1.821, and a P-value of 0.069. Statistically, this relationship is significant at the 10% level but not at the 5% level. This suggests that education plays an important role in increasing students’ interest in using Sharia banking products, although it is not yet the primary determining factor. It also indicates that theoretical understanding alone is not sufficiently strong to motivate students to switch to Sharia products (Tamjis et al., 2024).

In practice, the financial literacy of Indonesians regarding Sharia finance remains low. According to the 2023 data from the Financial Services Authority (OJK), Sharia financial literacy reached only 9.14%, far below conventional financial literacy, which exceeds 40%. This suggests that, despite the provision of education through university curricula, seminars, or public literacy programs, its impact on financial behavior remains limited. While some students understand basic Sharia banking principles, such as the prohibition of riba and the application of contracts, they often lack a detailed understanding of product mechanisms.

Nevertheless, education remains a crucial foundation (Jusoh et al., 2023). Both formal and non-formal education provide students with an initial understanding of the fundamental differences between Sharia and conventional financial systems. Education also fosters awareness of Sharia values in finance, which, in the long term, can enhance loyalty to Sharia banking products. Therefore, improving the quality of education—through interactive learning methods and real-case studies—is essential to ensure that

students not only comprehend theoretical concepts but also develop critical awareness to actively use Sharia products.

The Influence of Practical Work on Economics Students' Readiness to Use Islamic Banking Products

The study results indicate that practicum has a greater influence than education, with a coefficient of 0.539, a T-statistic of 2.155, and a P-value of 0.032. This value is significant at the 5% level, implying that practicum plays a tangible role in increasing students' interest in using Sharia banking products. This finding highlights that direct experience has a stronger impact on shaping Sharia financial behavior than theoretical knowledge alone. In other words, students who engage in Sharia banking practicum are more likely to actively try and use Sharia products.

Field evidence shows that many universities in Indonesia, particularly those with economics or Sharia banking programs, have implemented mini Sharia banking laboratory programs. One notable example is the Faculty of Economics at UIN Malang. These programs aim to enable students to simulate transactions, such as opening accounts, Mudharabah savings, and Murabahah financing. UIN Malang also collaborates with Sharia banks for internship programs, allowing students to gain hands-on experience in the Sharia banking sector. Such experiences facilitate a better understanding of practical operations while simultaneously strengthening students' interest in using the products they study.

Furthermore, practicum not only enhances technical understanding but also builds confidence. Students who have directly experienced Sharia banking services tend to be more assured that the products offer safe, Sharia-compliant, and competitive alternatives to conventional banking. This aligns with experiential learning theory, which emphasizes that direct experience exerts a stronger influence on shaping attitudes and behaviors (Rahman & Sciara, 2022). These findings are consistent with previous studies by Albaity & Rahman, (2019) and Ayyub et al., (2020), which report that practicums foster positive attitudes toward using Sharia banking products. Therefore, expanding access to Sharia banking practicum, both through academic programs and industry collaboration, represents a strategic step in promoting broader adoption of Sharia products.

CONCLUSION

The study findings indicate that both education and practicum positively influence the readiness of economics students to use Sharia banking products. Education provides a theoretical foundation and raises awareness of Sharia values, although financial literacy in Indonesia remains relatively low and its impact on actual behavior is still limited. By building fundamental knowledge, education helps students understand key principles such as Sharia compliance, product mechanisms, and ethical financial practices.

In contrast, practicum offers direct, hands-on experience through transaction simulations and internships at Sharia banks, enhancing technical understanding, confidence, and practical skills. This experiential learning proves more effective in shaping students' readiness and motivating them to adopt Sharia banking products. Therefore, combining education with practicum is essential, with practicum acting as the primary driver in strengthening students' preparedness and willingness to engage with Sharia financial services.

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