



USER SATISFACTION ON GRADUATE COMPETENCE: INSIGHT FORM ISLAMIC BANKING ALUMNI, 2019-2024

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Abstract

The performance of Islamic banking alumni in the field has not all shown good satisfaction for users. This is due to the operational scope of graduates' work, the level of suitability of the job field, the waiting time for graduates, and the study period for graduates of the conversion pathway. However, the suitability of Islamic banking graduates to the needs of the Islamic industry, especially regarding competency, is the basis for prospective alumni students to improve the quality of human resources in providing satisfaction for users who utilize Islamic banking services. The purpose of this study was to determine the quality of graduates of the Islamic Banking Study Program at Ar-Raniry State Islamic University and the length of time alumni of the Islamic Banking Study Program at Ar-Raniry State Islamic University found employment. The approach used was a quantitative approach with a descriptive approach. This study only used simple statistics, not to test hypotheses. The population studied was 1,259 graduates of the Islamic Banking major from 2019–2024. Purposive sampling was used, consisting of 100 graduates and 50 users of Islamic banking services. The data used in this study were primary data, derived from questionnaires. The data collection technique used a Likert scale questionnaire. Frequency and percentage calculations were used in Microsoft Excel and SPSS to analyze the questionnaire results. The results showed that, in general, graduates demonstrated good quality and were quite competitive in the workforce. The majority of alumni successfully found employment within a relatively short period of time, with an average waiting time of six months after graduation. In fact, 44% of alumni found employment in less than twelve months, demonstrating high graduate competitiveness and adequate job readiness.

Keywords: User Satisfaction, Graduate Competence, Islamic Banking Alumni Insight.

Abstrak

Kinerja alumni perbankan syariah di lapangan belum semuanya menunjukkan kepuasan yang baik bagi pengguna. Hal ini disebabkan lingkup operasional pekerjaan lulusan, tingkat kesesuaian bidang pekerjaan, waktu tunggu lulusan, dan masa studi bagi lulusan jalur konversi. Padahal kesesuaian lulusan perbankan syariah dengan kebutuhan industri syariah terutama terkait kompetensi, menjadi dasar bagi calon alumni mahasiswa meningkatkan kualitas sumber daya manusia dalam memberikan kepuasan bagi pengguna untuk memanfaatkan jasa perbankan syariah. Tujuan penelitian ini untuk mengetahui kualitas lulusan Program Studi Perbankan Syariah Universitas Islam Negeri Ar-Raniry, jangka waktu alumni Program Studi Perbankan Syariah Universitas Islam Negeri

Ar-Raniry mendapatkan pekerjaan. Pendekatan yang digunakan pendekatan kuantitatif dengan pendekatan deskriptif. Penelitian ini hanya menggunakan statistik sederhana, bukan untuk menguji hipotesis. Populasi yang diteliti adalah 1.259 lulusan jurusan Perbankan Syariah tahun 2019–2024. Pengambilan sampel menggunakan purposive sampling yang terdiri dari 100 lulusan dan 50 pengguna jasa perbankan syariah. Data yang digunakan dalam penelitian ini adalah data primer, yaitu hasil penyebaran kuesioner. Teknik pengumpulan data menggunakan kuesioner skala Likert. Analisis data hasil kuesioner dilakukan perhitungan frekuensi dan persentase menggunakan Microsoft Excel dan SPSS. Hasil penelitian menunjukkan bahwa secara umum lulusan menunjukkan kualitas yang baik dan cukup kompetitif di dunia kerja. Mayoritas alumni berhasil mendapatkan pekerjaan dalam waktu yang relatif singkat, dengan rata-rata waktu tunggu 6 bulan setelah lulus. Bahkan, 44% alumni mendapatkan pekerjaan dalam waktu kurang dari dua belas bulan, menunjukkan daya saing lulusan yang tinggi dan kesiapan kerja yang memadai.

Kata Kunci: Kepuasan Pengguna, Kompetensi Lulusan, Wawasan Alumni Perbankan Syariah.

A. INTRODUCTION

Today's workplace demands competencies that must be accompanied by a process of anticipation and evaluation to anticipate rapid changes. This is possible due to the current of globalization accompanied by a rapid revolution in science, technology, and information. ¹ Massive change in higher education are contributing factors to shifts in social, economic, and global politics, which have had a significant impact on the workplace and the development of science and technology. Furthermore, these factors also bring about changes in the workplace, which demand qualifications, competencies, and requirements that job seekers must meet (Nopizar et al., 2022). Based on data obtained from the Central Statistics Agency (BPS), Indonesia had an open unemployment rate of 5.13%, with higher education contributing 6.31%, a 1% increase compared to 2022 (BPS, 2023).

The world of education plays a role in providing the workforce, and to identify market needs, an assessment is necessary. This will provide effective results in identifying the availability of graduates, market needs, and steps to be taken if there is a mismatch between the number of graduates and the availability of the job market. Given this reality, and the significant shift in the absorption and need for educated workers from universities, it is crucial to conduct an analysis of stakeholder needs for university graduates, especially in the Islamic Banking study program at UIN Ar-Raniry Banda Aceh.

Tracer studies are a crucial evaluation tool for assessing a program's ability to prepare its graduates to compete in the workforce. The Islamic Banking department at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Ar-Raniry Banda Aceh, has produced graduates working in various sectors, including non-bank financial institutions, Islamic banking, Islamic fintech, and other Islamic economic sectors (Susilawati et al., 2022). Currently, based on LAMEMBA standards, the accreditation of the Islamic Banking department is still ranked Very Good, not yet reaching Excellent. One of the main aspects in improving accreditation is meeting the criteria for graduate quality and graduate user satisfaction (LAMEMBA, 2022). This is also in line with Minister of Education and Culture Regulation No. 3 of 2020 concerning National Higher Education Standards, which emphasizes that department graduates must possess competencies that align with the needs of industry and society. This study aims to fill this gap by conducting an in-depth analysis of graduate user satisfaction and graduate performance of the Islamic Banking

department. The results of this study are expected to provide strategic recommendations for improving graduate quality, refining the curriculum, and supporting the department's accreditation to Excellent under LAMEMBA standards (Khalilah, 2022).

Several previous studies have discussed the relationship between curriculum and graduates' work readiness in the field of Islamic economics and finance Astuti and Maharani (2015) (Novilia et al., 2023). However, there are several research gaps that need further research, including: Work Operation Range; Most studies are still limited to the aspect of graduates' work readiness, but not many have analyzed how Islamic banking graduates are spread across various industries and their work areas (Mushtaq et al., 2023) Work Field Suitability: Lack of empirical studies regarding the alignment between competencies academic obtained during education with the field of graduate employment in the Islamic finance industry (Novilia et al., 2023); Graduate Waiting Time: Factors that influence graduates' waiting time in obtaining their first job have not been systematically mapped, especially in the context of Islamic banking graduates (Herlambang, 2016); Graduate Study Period: Variations in study period, especially for graduates from the D-III to S1 conversion pathway, have not been widely researched and analyzed in more depth (Dewanti, 2017).

A study of user satisfaction with the competencies of Islamic Banking graduates is crucial given the competency gap in technical expertise, soft skills, and understanding of sharia that aligns with the real needs of the Islamic banking industry. This is exacerbated by curricula that are sometimes irrelevant or incapable of adapting to rapid technological developments and sharia regulations, leaving graduates underprepared and struggling to compete with graduates from other programs or universities due to the perceived low quality perceived by users. Therefore, this study can serve as a basis for revising and updating the curriculum, teaching methods, and competency standards for Islamic Banking graduates. Employers will gain a better understanding of competency gaps, enabling them to provide constructive feedback or develop more effective on-the-job training programs.

A study by Sulistiana et al., (2015) showed that user satisfaction is influenced by academic experience and curriculum relevance. Elmeida et al., (2013) in their study emphasized that the quality of the implementation of the practicum curriculum contributes to graduate satisfaction and impacts their professional performance in the field of midwifery. A study by Jayanti et al., (2019) showed that the level of user satisfaction of alumni of Islamic Communication and Broadcasting at IAIN Parepare is very high. In addition, a study by Budiwati et al., (2020) showed that the integration of technical skills and soft skills in the curriculum plays a significant role in improving graduate employability. Various previous studies appear to have fundamental differences with this study. This study focuses on the perceptions of Islamic Banking alumni (2019-2024) as users of their services in a dynamic industry, measuring satisfaction with graduate competencies (practical skills, sharia understanding), which have not been specifically analyzed in previous studies because previous studies focused more on theory or general customer satisfaction. Previous studies also discussed financial literacy or the conventional-sharia comparison in general, rather than evaluating alumni competencies from the alumni's perspective within the context of current developments in the sharia industry.

Based on various previous studies, there has been no research that specifically focuses on the Islamic banking department, so this research is considered important as a study material in studying cases related to the performance of alumni of the department,

especially related to the operational scope of graduates' work, the level of suitability of the job field, factors that influence graduate waiting time, and the postgraduate study period for graduates of the conversion pathway. This study certainly contributes to the empirical evaluation of the suitability of Islamic banking graduates to industry needs, identifies competency gaps, becomes the basis for curriculum improvement to meet user (company/customer) expectations, and provides practical insights for prospective students and stakeholders, improving the overall quality of Islamic banking human resources.

This study uses a quantitative approach with a descriptive approach. This approach and type of research are chosen because this study only systematically describes, summarizes, and analyzes numerical data in the form of frequency distributions and percentages. This study uses only simple statistics, not to test a hypothesis.

B. LITERATURE REVIEW

In an effort to improve the quality of graduates and ensure their readiness for the workforce, universities are required to conduct ongoing evaluations of the effectiveness of their curriculum and the suitability of graduate competencies to industry needs. One of the main instruments used in this process is the *tracer study*, which allows departments to map how graduates are absorbed into the workforce and to what extent. competencies acquired during the study are relevant to industry demands (Permana, 2020).

This aligns with research by Nopizar et al (2022) which revealed that Islamic banking graduates work in banking, non-banking, and other non-financial financial institutions. Stakeholder demand for Islamic banking graduates is still classified as highly potential. Islamic banking graduate positions are still very common, such as administrative staff, cashiers, customer service, tellers, operators, and other temporary employees. However, among the many respondents, some hold quite prestigious positions, such as lecturers, partnership and capital analysts, managers, and other similar positions.

One important aspect of a *tracer study* is the level of user satisfaction of graduates. The *Customer Satisfaction Theory* was developed by Parasuraman, Zeithaml, and Berry. emphasizes that user satisfaction is determined by the extent to which their expectations of graduates match their actual performance in the workplace. In this context, research by Türkan, Razak, Muhamad, & Çoban found that users of Islamic banking graduates tend to be more satisfied when the curriculum is designed to reflect industry needs, particularly in terms of technical and soft skills. Therefore, it is important for departments to continuously evaluate and adapt their curricula to remain relevant and adaptive to developments in the Islamic finance sector (Zubair, 2020).

In addition to user satisfaction, the fit between graduates' academic competencies and their field of work is also a major concern. This can be analyzed through the perspective of the *Person-Job Fit Theory* proposed by Kristof (1996) which states that the success of graduates in the world of work is highly dependent on the extent to which the skills and knowledge they acquire match the demands of the job. A study by Aljohani et al., (2020) shows that departments that implement more practice-based learning, such as internships and industry-based projects, produce graduates with a higher level of job fit than programs that are still theoretical. This indicates that integrating the curriculum with practical experience is very important in increasing the competitiveness of graduates. Furthermore,

the lead time for graduates to secure their first job is also an important indicator in assessing the effectiveness of higher education.

Alemu and Yismaw *et al.*, (2020) found that graduates with internship experience and a strong professional network tend to find employment more quickly. This finding aligns with the Human Capital Theory concept introduced by Becker, which asserts that investment in education will improve an individual's skills, ultimately increasing their chances of being absorbed in the job market. Therefore, departments need to ensure that their graduates possess not only academic competencies but also sufficient practical experience to accelerate their transition into the workforce (Akung *et al.*, 2021).

Cahyani *et al* (2017) in their study aimed to determine the level of competency of graduates of the finance and banking department of STIE Kesatuan from the perspective of companies that use graduates with respondents in this study as many as 30 respondents from various companies that use graduate services spread across the Bogor area and its surroundings who were selected in full (census study). The results of the analysis showed that the overall quality of graduates was good. The average value of 3.8000, indicating a low GAP between expectations and reality from the results of graduate assessments by users.

In addition to the factors mentioned above, this study also addresses the issue of study duration, particularly for students converting from a Diploma III program to a Bachelor's degree. Currently, there is limited research specifically addressing the factors influencing variations in study duration among graduates of the conversion program in Islamic banking. Understanding this aspect is crucial for improving the efficiency of higher education and ensuring that students can complete their studies within the optimal time frame without compromising the quality of learning.

Yusefri (2018) research shows that universities have a complex role. They are not only interpreted as spaces for producing knowledge; instruments of scientific transformation. But also as institutions that play a role in preparing human resources needed by the labor market. In this latter form, universities are responsible for producing alumni who possess the soft and hard skills required by the labor market. In this context, the Sharia Banking Study Program, which is already 1 (one) decade old, has produced many alumni. The question is, are the alumni produced well absorbed in the labor market, and provide satisfaction to users (the external community). This study produced several empirical findings, namely: First, Alumni of the Sharia Banking Study Program, IAIN Curup are already professional, and are able to apply the competencies they have acquired as a product of the learning and education process in the Sharia Banking Study Program, IAIN Curup. Second, the relevance between competencies and labor market needs for Sharia Banking Alumni, is still variable. In the sense that not all Sharia banking alumni work according to their graduate profile. Third, the level of external community satisfaction with the competency of the Islamic Banking Study Program Alumni is categorized into 4 quadrants, namely: Quadrants A, B, C and D.

Syaefudin *et al* (2024) in their study stated that user satisfaction of graduates of the Faculty of Islamic Economics and Business of the Sahid Islamic Institute of Bogor is the focus of attention of all alumni of the Faculty of Islamic Economics and Business because most of them rate it as very good, meaning that the satisfaction of graduate users is very satisfied with the Faculty of Islamic Economics and Business. Analysis of User Satisfaction of

Graduates of the Faculty of Islamic Economics and Business of the Sahid Islamic Institute of Bogor consists of the characteristics of respondents included in this study including 25 male and 15 female. Many graduate users still have jobs in accordance with their educational background. Based on the above conclusions in this study, the author suggests that Users of Graduates of the Faculty of Islamic Economics and Business should work according to their background. Users of Graduates of the Faculty of Islamic Economics and Business of the Sahid Islamic Institute of Bogor must be able to work hard, smart according to their fields in their respective companies and must be able to maintain integrity in the company.

A study by Chai et al. (2024) stated that banking user satisfaction with service quality competency in China. Furthermore, a study in Pakistan found this to be due to customer trust influencing user retention behavior. User satisfaction can mediate the relationship between service quality competency, customer trust, cultural differences, and user retention behavior in Pakistan and China. More importantly, financial technology moderates the relationship between customer satisfaction and user retention behavior.

Meanwhile, research by Ilham et al (2022) evaluating the level of user satisfaction with alumni of IAIN Lhokseumawe stated that in terms of graduates, there were 383 people in the excellent category and 38 people in the good category in terms of integrity review. According to graduate users, the degree of assessment of the main abilities/expertise in the graduate field was 328 people in the excellent category and 93 people in the good category. Graduates' foreign language knowledge was assessed as follows: 232 in the excellent category, 177 in the good category, and 12 in light fields. From the graduate perspective, information technology skills were rated as very good by 320 people, good by 97 people, and moderate by four people. From the graduate perspective, 349 people rated their communication skills as very good and 72 people rated them as good. From the graduate perspective, the level of cooperation was 341 in the excellent category and 80 in the good category. From the graduate perspective, 333 people were in the excellent group and 88 people were in the good category in terms of self-development. In general, it can be said that most of the alumni of IAIN Lhokseumawe are competent in their respective scientific fields.

C. METHOD

This study uses a quantitative approach with a descriptive approach. This approach and type of research are chosen because this study only systematically describes, summarizes, and analyzes numerical data in the form of frequency distributions and percentages (Waruwu, 2023). This study uses only simple statistics, not to test a hypothesis. 1,259 graduates of the Islamic Banking department in 2019–2024. individuals, as well as those who use their services, such as Islamic financial institutions and related sectors. This population was sampled using purposive sampling, which selectively selects respondents based on their relevance and involvement in the workforce. The sample consisted of 100 graduates and 50 graduate users, a number considered representative for obtaining valid and reliable data (Lenaini, 2024).

The data used in this study are primary data, namely the results of questionnaire distribution. Data collection techniques used a Likert-scale questionnaire to alumni of the Islamic Banking Department, Faculty of Islamic Economics and Business, Ar-Raniry State Islamic University in the graduation years of 2019-2024. Quantitative data analysis of the questionnaire results was conducted using Microsoft Excel and SPSS (Statistical Package

for the Social Sciences). This analysis technique is simple statistical because it only calculates the frequency and percentage of respondents' questionnaire responses. Data analysis using the SPSS version 26 application to calculate the frequency and percentage of respondents' answers to the questionnaire.

D. RESULTS AND DISCUSSION

Graduate user satisfaction is a subjective evaluation conducted by users of the quality, performance, and ability of higher education graduates to meet expectations in the workplace. Kotler and Keller (2016) define satisfaction as a feeling arising from comparing perceived performance with expectations. Harvey (2013) and Teicler (2017) emphasize that graduate user satisfaction is an indicator of higher education quality, measured through external parties' perceptions of the relevance and effectiveness of graduate competencies (Alfata et al., 2022).

According to Ilmarine (2009) work capability is defined as a worker's ability to perform their duties while considering job demands, individual health, and mental resources. Work capability is a basic individual characteristic that has a causal relationship with effective performance. The performance assessment of graduates of the Islamic Banking department includes the relevance of competencies to industry needs, the level of absorption in the workforce, mastery of information technology, professional integrity and ethics, and research and development capabilities as parameters of the department's effectiveness (Hastinasari and Nurhidayati, 2022).

In addition to internal factors such as competence and work ethic, external factors such as job market dynamics and institutional reputation also influence graduates' waiting times and job opportunities. According to research conducted by Wicaksono and Kartowagiran (2020), graduates from departments with strong industry networks and high accreditation tend to find jobs more quickly on a broader scale. This reinforces the findings of this study that graduates of the Islamic Banking department at UIN Ar-Raniry who have internship experience at national and international institutions tend to be absorbed more quickly into the workforce, especially those with professional information and communication technology competencies (Sholeh et al., 2023).

1. YEAR OF GRADUATION

In this study, the respondents taken were alumni who graduated from the Islamic banking department, Faculty of Islamic Economics and Business, Ar-Raniry State Islamic University in the 2019-2024 graduation year.

Table 1. Number of Students Based on Graduation Year, 2019-2024

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2019	5	5.0	5.0
	2020	8	8.0	13.0
	2021	8	8.0	21.0
	2022	68	68.0	89.0
	2023	6	6.0	95.0
	2024	5	5.0	100.0

Source: Primary Data Processed, 2026.

Based on the table of respondent characteristics by graduation year, of the 100 respondents who participated in this study, the distribution was very uneven with a clear dominance of 2022 graduates. The majority of respondents, or 68%, were graduates of the class of 2022, indicating that nearly two-thirds were relatively recent graduates with around 2-3 years of work experience. Meanwhile, the distribution for other years was much smaller and relatively even: 8 graduates from 2020 and 2021 (8%), 6 graduates from 2023 (6%), 5 graduates from 2024 (5%), and only 5 graduate from 2019 (5%).

This distribution pattern indicates that this research tends to focus on the perspectives of alumni in the early to mid-career stages, with a strong focus on graduates of 2022 who can provide insights into their experiences transitioning from education to work (Purwanto, 2019) (Maricar and Pramana, 2020).

2. TIME TO GET A JOB AFTER GRADUATION

The time to find a job varies greatly, depending on personal readiness, job market conditions, and industry. On average, it can take several weeks to months, or even years. Preparation during college (third or fourth semester) is highly recommended through internships, projects, or freelance work. The process includes preparing a resume, applying, and waiting for a response after the interview. If no news is received, a follow-up can be made after about 10 business days. In this study, the author groups the time needed to get a job after graduation based on 3 categories as presented in the research results in the following table.

Table 2. Time To Get A Job After Graduation

	Frequency	Percent	Valid	Cumulative Percent
			Percent	
Valid	< 6 Months	44	44.0	44.0
	> 18 Months	19	19.0	63.0
	6 - 18 Months	37	37.0	100.0
	Total	100	100.0	100.0

Source: Primary Data Processed, 2026.

Based on the table of respondent characteristics according to the time to get a job after graduation, of the 100 respondents who participated in this study, there was quite significant variation in the duration of job search after graduation. Forty-four respondents, or 44%, successfully found employment within six months of graduation, indicating that nearly half of the respondents made a relatively quick transition from education to work. This group represents the majority of respondents and indicates good adaptability or a match between competencies and job market needs.

Meanwhile, 37% of respondents, or 37%, said it took between 6 and 18 months to find a job. This group indicates that most alumni experience a significant amount of time in their job search, possibly due to various factors such as job selectivity, job market conditions, or the process of matching competencies to industry needs. Nineteen respondents, or 19%, took more than 18 months to find a job. While this is the smallest group, this figure is significant, as nearly one-fifth of respondents experienced a relatively long job search period. This may indicate specific challenges in the transition to the workforce or competitive job market conditions in certain fields (Sari et al., 2020).

Banking graduates have good job prospects with many quickly finding work (even in their field), but the duration of job search varies depending on personal qualities (skills, internships, knowledge) and job market conditions, many start working within a few months of graduation, with opportunities in banks and non-banks, supported by attractive salaries and clear career paths, despite fierce competition, said several sources such as UIN Ar-Raniry.

3. WORK OPERATION RANGE

In this study, the authors categorized operational coverage areas into three categories local entrepreneurs, regional or unlicensed entrepreneurs, multinational or international entrepreneurs, and national or licensed entrepreneurs. Nopizar et al. (2022) stated that Islamic banking alumni work in banking financial institutions, non-banking and other non-financial economic institutions, such as Bank Financial Institutions, namely PT Bank, Non-bank financial institutions, such as Baitul Maal, Educational Institutions, namely: SMK IT. Legal Institutions, namely: The Prosecutor's Office. Communication and information institutions, namely Diskominfo. Health institutions, namely RSUD. Non-financial economic institutions, namely PT and CV. Not only that, Islamic banking alumni also work in Regional Government agencies such as the Investment Office, Tourism Office and Regional Government. The results of the study are as follows.

Table 3. Working Range

		Frequency	Percent	Valid Percent	Cumulative
Valid	Local / Regional / Unlicensed Entrepreneur	40	40.0	40.0	40.0
	Multi National / International	14	14.0	14.0	54.0
	National / Licensed Entrepreneur	46	46.0	46.0	100.0
	Total	100	100.0	100.0	

Source: Primary Data Processed, 2026.

Based on the table of respondent characteristics according to the scope of work operations, of the 100 respondents who participated in this study, there was a fairly diverse distribution in the scale of their workplace operations. The majority of respondents, 46%, worked in companies or organizations with national operations or were entrepreneurs with official business permits. This group indicates that nearly half of the respondents were involved in economic activities of a clear scale and legality, either as employees in national-scale companies or as entrepreneurs who had met legal requirements.

Meanwhile, 40 respondents, or 40%, work locally or regionally, or run businesses without official permits. This group indicates that most alumni are engaged in more geographically limited economic activities or are still in the development stage of informal businesses. This may indicate that some alumni have chosen to start their careers in their home regions or are in the process of establishing independent businesses. Fourteen respondents, or 14%, work in companies or organizations with multinational or international operations. Although this is the smallest group, the presence of alumni working internationally demonstrates that some graduates have successfully penetrated

the global job market and possess competencies that can compete internationally (Pakaya *et al.*, 2020).

This data is the result of a tracer study survey or research on graduates of an educational institution, which analyzes: Profile of respondents' graduation year, Speed of getting a job after graduation, Scale of the company where they work. Results show that most graduates are absorbed into the workforce relatively quickly, with the majority working in national or local companies (Arifin, 2015). Based on an interview with Mr. T. Suryansyah (HR Manager of PT. Asuransi Jasindo Syariah) on June 20, 2025, employee evaluation showed: good work ethics in accordance with sharia principles, sufficient technical skills but need to deepen their understanding of muamalah fiqh, English is inadequate for international expansion, good mastery of information technology, good communication with customers, very good teamwork as the main strength of the organization, and good self-development motivation with enthusiasm for participating in training and certification.

Based on the results of an in-depth interview conducted on June 25, 2025 with Mr. Darwin S.Ag, MH. as Head of the Islamic Education Section (PENDIS) of the Ministry of Religious Affairs Office of Pidie Jaya Regency, a comprehensive evaluation of the performance of employees who graduated from the Sharia Banking department was obtained. The evaluation showed that employees have good work ethic standards in carrying out religious service duties by demonstrating consistent integrity. The technical competence of employees in the religious field is considered adequate, especially in mastery of Islamic religious knowledge and Hajj/Umrab administration. The employees' Arabic and English language skills are in the good category which supports the implementation of Hajj services and international cooperation programs. The employees' mastery of information technology shows a very good category in operating the Marriage Management Information System (SIMKAH) and the Integrated Hajj Computerization System (SISKOHAT). However, the employees' communication skills are still in the inadequate category and require improvement, especially in the aspect of public speaking. The employees' teamwork skills are considered very good with harmonious coordination by permanent employment within less than six months of graduation. Employers cited technical skills, a professional attitude, and mastery of Islamic economics and finance concepts as key factors contributing to rapid employment. The study period reflects the effectiveness of the academic process in a department. Analyzing the study period and its correlation with graduates' job readiness can provide important insights for improving the quality of education. If a longer study period does not improve job readiness, an evaluation of the curriculum structure and academic system is necessary. Conversely, if an ideal (timely) study period actually produces superior graduates, then the learning and student development approach can be considered successful (Ferdayetti and Damayanti, 2023) (Fauzan, 2021).

The results of this tracer study also indicate that graduates' involvement in extracurricular activities and organizations during their studies plays a role in shaping their work character and interpersonal skills. According to Susanti and Widodo (2021) student involvement in campus organizations positively contributes to the development of soft skills such as leadership, communication, time management, and problem-solving. This is consistent with interviews with graduate users who appreciated the teamwork skills and high motivation for self-development among Islamic Banking department alumni.

Therefore, character development through student activities is an essential and integral aspect of graduates' work readiness (Situmorang *et al.*, 2022).

This study on user satisfaction with graduate competencies: insights from Islamic banking alumni can have significant implications for higher education institutions, particularly UIN Ar-Raniry, in the Islamic banking industry. Institutions will receive evaluation materials to improve their curriculum based on industry feedback, increase graduate relevance, and strengthen alumni networks. Furthermore, this study provides implications for industry, enabling them to acquire ready-to-use talent, and alumni/students to gain a realistic picture of the workplace and the added value of required skills.

This aligns with research by Nopizar *et al.* (2022), which revealed that Islamic banking graduates work in banking, non-banking, and other non-financial financial institutions. Stakeholder demand for Islamic banking graduates is still classified as highly potential. Islamic banking graduate positions are still very common, such as administrative staff, cashiers, customer service, tellers, operators, and other temporary employees. However, among the many respondents, some hold quite prestigious positions, such as lecturers, partnership and capital analysts, managers, and other similar positions.

One of the key factors in this success is internship experience, where graduates with internship experience have shorter waiting times and greater job opportunities, both at the internship company and through professional referral networks. The ideal internship duration ranges from 3–12 months, and internships at national to multinational companies have proven most effective in accelerating graduates' transition into the workforce. From the side quality of graduates, the results of interviews with graduate users such as insurance companies, PT. Mandala Multifinance, and government agencies show that alumni have good work ethics, high mastery of information technology, adequate technical skills in the field of Islamic finance, and a strong sense of self-development. However, foreign language skills and public communication remain areas that need improvement to better prepare graduates for the challenges of international work and professional publications. The distribution of graduation years shows a predominance of 2022 graduates, indicating the majority of respondents are in the early stages of their careers. This provides a realistic picture of the challenges of entering the workforce and the effectiveness of departments in preparing graduates.

Therefore, further investigation is needed to determine whether their positions and positions are sufficiently solid and stable to resist being displaced or crushed by increasingly fierce competition. Furthermore, in an increasingly sophisticated and digitalized era, the alumni's position and bargaining power will increasingly decline. Finally, it can be concluded that the ideal study period, combined with practical experience such as internships, as well as relevant competency development, contributes significantly to job readiness and graduate quality. These results indicate that the learning approach in the Islamic Banking department is on the right track, but still requires improvements in communication and foreign language skills to expand the reach of graduates' job opportunities at the national and international levels. Abidin (2021) in his study stated the quality of university graduates can be assessed through their performance or innovation skills, creativity, personality, self-confidence, integrity, logical, analytical, and problem-solving skills.

These findings reinforce previous research that suggests that graduates' success in entering the workforce is influenced by synergy between a curriculum relevant to industry needs, active partnerships between departments and the business world, and a combination of hard and soft skills possessed by graduates (Wicaksono and Kartowagiran, 2020; Zainuddin et al., 2021). Furthermore, active student participation in organizations contributes to the development of interpersonal and leadership skills, which enhances graduate user satisfaction (Susanti and Widodo, 2021). Therefore, curriculum updates that are adaptive to 21st-century demands and the integration of character education through extracurricular activities are important strategies for producing graduates who are technically, communicatively, and professionally competent.

After conducting this research, based on the questionnaire distributed to respondents, the researcher was able to analyze that the stakeholders'/users' need for Islamic banking study programs remains highly potential. This is due to the high demand for Islamic banking alumni by the public, especially in several institutions. Despite the relatively low positions and questionable bargaining power, the researcher was able to provide a very detailed overview of the positions held by Islamic banking alumni in several agencies and institutions, both private and government. These positions are still quite common, such as administrative staff, cashiers, customer service, tellers, operators, and other honorary employees. However, among the respondents, some also hold quite prestigious positions, such as lecturers, partnership and capital analysts, managers, and other similar positions.

E. CONCLUSION AND SUGGESTION

Based on the results of a tracer study of graduates of the Islamic Banking department at UIN Ar-Raniry Banda Aceh in 2019–2024, it can be concluded that in general Graduates demonstrate good quality and are quite competitive in the world of work. The majority of alumni successfully find employment in a relatively short time, with an average waiting time of 6 months. months after graduation. In fact, 44% of alumni found employment in less than twelve months, demonstrating graduates' high competitiveness and adequate job readiness. Sharia banking alumni from UIN Ar-Raniry Banda Aceh work in banking, non-banking, and other non-financial financial institutions. After conducting this research, based on the questionnaire distributed to respondents, the researcher was able to analyze the stakeholders' need for a sharia banking study program, which remains highly promising. The positions held by UIN Ar-Raniry Banda Aceh's sharia banking alumni are still quite common, such as administrative staff, cashiers, customer service representatives, tellers, operators, and other honorary employees. However, some respondents also hold prestigious positions, such as lecturers, partnership and capital analysts, managers, and other similar positions.

In order for this study to be realized, it is recommended to future researchers that the assessment of Islamic banking graduates is not only limited to the level of interest and satisfaction with the institution but also focuses on the assessment of graduate competencies. The assessment of graduate competencies by users, related to the level of interest and satisfaction with the competencies possessed, includes two criteria, namely hard skills and soft skills. The hard skills competencies of graduates that are assessed can be seen from the aspects of knowledge and application of the field/discipline of science, knowledge outside the field/discipline of science, analytical skills, administrative skills,

writing reports/documents, the ability to use information technology, designing and/or designing a component, system or process, and foreign language skills. Meanwhile, the soft skills competencies of graduates that are assessed in the study include solving complex problems, critical thinking, creativity, self-management and others, teamwork, emotional intelligence, judgment and decision-making, communication skills, negotiation, intelligence in action, learning ability, individual work, adaptation to the environment, honesty, loyalty and integrity, working under pressure and ethics.

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