



Repositioning Islamic Banking Education in Aceh: Insights from Student Perceptions and Global Best Practices

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ABSTRACT (GARAMOND, 10, 25-300 WORDS)

Purpose – This research aims to explore the perceptions of prospective students in choosing the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh and to explore the factors influencing their views on the program.

Method – The research employs a mixed-method approach, involving 267 students from the West-South Aceh region as respondents.

Findings – The results indicate that 193 prospective students (73.40%) are interested in pursuing higher education, while 71 the students (26,6%) have no intention of continuing their studies. Furthermore, 207 prospective students (77.5%) were unaware of the Islamic Banking Study Program at STAIN Meulaboh, whereas 60 (22.5%) acknowledged knowing about the program. In terms of interest, 167 prospective students (62.5%) were not interested in enrolling in the Islamic Banking Study Program, while 100 (37.5%) expressed their interest. Several factors influencing their perceptions include experience, faculty qualifications, and cost.

Practical implications – Understanding the factors affecting prospective students' perceptions can help institutions, particularly STAIN Teungku Dirundeng Meulaboh, develop strategies such as create engaging content for social media platform and build strong alumni networks to improve awareness and attract more interest in the Islamic Banking Study Program.

Originality/value – This study provides insights into islamic banking study program, prospective students' behavior, Islamic finance education, and mixed-method research.

A. Introduction

The global Islamic finance industry continues to expand rapidly, demanding a skilled workforce educated in Sharia-compliant financial systems. Countries like Malaysia and Saudi Arabia invest heavily in Islamic finance education to meet industry demands. Indeed, Indonesia is the country that focuses the most on the development of the Islamic finance and Islamic economy sectors as a whole. Indonesia has many Islamic universities and colleges, as well as providers of education for Islamic finance courses and degrees (ICD-Refinitiv, 2022). Tu (2023) Paradoxically, in Aceh the Islamic Banking study program at STAIN Teungku Dirundeng Meulaboh struggles to attract prospective students, mirroring broader challenges in higher education across Muslim majority regions (Madah et al., 2023). Therefore, the decrease of enrollment in Aceh signals a critical gap between global opportunities and local educational aspirations.

This paradox is particularly evident in the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh, which has consistently struggled to attract graduates from Islamic Senior High Schools (Madrasah Aliyah) and general high schools (Kazak et al., 2023). Academic data from STAIN Teungku Dirundeng Meulaboh shows a fluctuating and generally declining trend in student enrollment over the past several academic years, with notable drops from 91 students in 2017/2018 to only 29 students in 2022/2023. However, in 2021/2022, the number of students increased to 43, representing an 87% rise from the previous year. Meanwhile, in the 2022/2023 academic year, the number of students decreased again to 29, or about 32.6% lower than the previous year (Billah et al., 2024). Therefore, the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh has experienced a significant decline in student enrollment, despite slight increases in certain years, indicating challenges in attracting prospective students (STAIN Teungku Dirundeng Meulaboh Academic Report, 2023).

Research on the perceptions of prospective students towards the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh has limited discussions. However, several studies have examined the perceptions of prospective students in choosing to continue their education at higher education institutions (Uluyol, 2024). In a study by Anggraeni (2016) involving 161 respondents, eight factors influencing students' interest in choosing a particular program namely: internal motivation (23.1%), family support (12.3%), program influence (12.2%), community environment (11.6%), job prospects and opportunities (11.5%), likelihood of acceptance (9.1%), and school support (7.4%). The study found that internal motivation was the most dominant factor. Therefore, if a study program can produce high-quality graduates, the number of interested applicants for that program is likely to increase. In addition, Yanti (2024) investigates the factors influencing students' interest in choosing the Islamic Banking study program. The findings identify seven key factors affecting students' choices: self-motivation (20.27%), ability (14.77%), job opportunities (15.46%), environment (10.27%), study program promotion (10.52%), parental influence (12.04%), and teaching staff (20.14%).

This study is to investigate and assess the attitudes of prospective students from both Islamic Senior High Schools and mainstream high schools regarding the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh. The research aims to discover the factors influencing student interest, analyze the impact of job possibilities, institutional reputation, and promotional techniques on their perceptions, and examine the alignment of the program's offers with student expectations and ambitions. This study concentrates on students in the West-South Aceh region to furnish empirical insights that can inform targeted tactics for enhancing program appeal and ensuring the Islamic Banking Study Program significantly contributes to Indonesia's overarching Islamic finance ecosystem.

This research posits that the decreasing participation in Islamic banking programs in Aceh is indicative of both specific regional issues and overarching discrepancies between the provision of Islamic banking education and the changing educational and professional ambitions of students. With the global advancement of Islamic finance, Indonesia must create a proficient and driven workforce to preserve its Islamic finance ecosystem. Comprehending prospective students' perceptions of Islamic banking education, the factors influencing their program choices, and the alignment (or misalignment) of these perceptions with the requirements of the Islamic financial sector is essential for academic advancement and policy development. This study seeks to enhance student recruiting techniques and integrate Islamic banking education with regional socio-economic demands and global industry trends.

B. Literature Review

1. Determining Factors for Prospective Students in Choosing a University

Choosing a university is a crucial decision in a prospective student's life, one that will significantly affect their education and career path in the future. Previous studies on factors influencing students' decisions to choose a program have identified a variety of internal and external elements that play a pivotal role in this decision-making process.

In a study by Anggraeni (2016), the most influential factors identified are intrinsic motivations, such as personal interest and family support. Other key factors included talents and abilities, the appeal of the program itself, and external factors such as the community environment and job prospect. Similarly, research conducted by Suriyani (2016) highlights that socioeconomic background, peer interactions, and motivation are significant factors in students' decision-making (Abdullah & Ullah, 2024). Notably, the reputation of the program is also identified as a critical factor in making the final choice (Avdukic & Asutay, 2024). However, many prospective students are either unaware of the existence of such programs or do not fully understand their relevance to future career opportunities. This lack of awareness creates a gap in attracting potential students to pursue higher education in the field of Islamic banking (Anggraeni, 2016).

In addition, a study by Umar et al. (2020) highlights the students are more likely to choose programs that offer clear career paths and align with their personal and professional goals.

Additionally, external factors, such as the influence of peers, teachers, and community expectations, further contribute to their decision-making process. Furthermore, studies in specialized programs, such as Islamic Banking, have added a unique perspective. Research by Yanti (2021) finds that the most dominant factor for students choosing the Islamic Banking program is the quality of the teaching staff, followed by self-motivation, and job opportunities. This reflects a growing trend where students increasingly seek programs that offer a strong link between academic knowledge and practical job opportunities, particularly in rapidly expanding sectors like finance.

Moreover, a similar study by Zubair (2018) on Sharia Banking program at STAIN Parepare also emphasized the increasing demand for qualified human resources in the Islamic financial sector (Abdurrahman, 2024). The rapid expansion of Sharia financial institutions had led to a surge in demand for skilled professional, further influencing students' decisions to choose for these specialized programs. Thus, selecting a study program in University is influenced by a combination of intrinsic factors like personal interest and family support, as well as external factors such as job prospects, program reputation, and peer influence. Studies on fields like Islamic banking reveal that students increasingly prioritize programs that offer clear career paths, quality teaching staff, and strong ties to job opportunities, reflecting the growing demand for skilled professionals. Besides that, in management of higher education, the university needs to highlight something unique and distinctive, namely students as the element to be shaped while also being the party with interests as consumers. Students also play a role as the main resource in this process and they will become the producers for the same institution. Therefore, consumer behavior, particularly the behavior of prospective students, becomes a highly relevant factor in this research.

In choosing study program, theory of planned behavior (TPB), developed by Ajzen (1985) in Rawi et al (2023), offers a psychological framework for understanding human behavior, in this case students' prospective behavior (Saleem et al., 2026). This theory claims that behavior is primarily influenced by three main factors: attitudes toward the behavior, subjective norms, and perceived behavioral control (Usmani, 2024). The theory provides a solid foundation for analyzing how students decide on a study program, as it accounts for both internal and external influences that guide their decision-making process. One of the core elements of TPB is attitude, which plays a significant role in shaping students' decisions when choosing a study program. Personal interests such as select program that aligns with their passions influence students' attitude toward a particular field of study. Next, subjective norms refer to the social pressures that individuals feel from those around them, such as family, friends, and society. Perceived behavioral control, the third element of TPB, relates to a student confidence in their ability to succeed in a particular study program. This factor considers the student's assessment of his or her own skills, resources, and opportunities to complete the program successfully. Based on the theoretical analysis, the conceptual framework can be formulated namely several indicators to determine prospective students' perceptions of the Islamic Banking Study Program such as

Without effective promotion and engagement strategies, Islamic Banking Study Programs may struggle to compete with other popular academic options. To enhance the appeal of Islamic

Banking Study Programs, institutions must actively address the factors influencing students' decisions. Efforts such as improving public awareness of the growing demand for professionals in the Islamic finance industry, emphasizing the program's alignment with ethical and sustainable finance, and offering scholarships can attract more interest (Haron, 2021). By focusing on these strategies, Islamic Banking Study Programs can position themselves as valuable pathways for students seeking education and careers in an expanding global sector.

According to Ndara (1998), as cited by Ruhiyat (2017), universities are perceived as institutions that provide extra values to students, preparing them to enter the workforce and contribute to research and technological innovation. Higher education focuses more specifically on a single discipline, and the growing demand from society to improve quality of life has driven the establishment of universities in various regions, both public and private, ranging from diploma (D1) to doctoral (S3) levels. With the increasing number of universities available, competition among them has become more intense. Choosing a university is not a simple task for prospective students, as they can be seen as consumers seeking the best option. Kotler (2005) explained that consumer purchasing decisions are influenced by cultural, social, personal, and psychological factors, as well as a process that involves recognizing needs, seeking information, evaluating options, making decisions, and post-decision behavior.

Selecting a major or study program is not an easy decision and cannot be taken lightly. Many factors must be carefully considered before making a choice. Based on a literature review, the most influential factor in this decision-making process is the interest or appeal of the study program itself. Moreover, decisions are often made quickly, sometimes in less than a minute, and are influenced by feelings of preference and trust. A study revealed that approximately 71% of consumer purchasing decisions are based on trust between the buyer and the seller, indicating that trust can be established in a very short time (Pasaribu, 2008). On the other hand, several factors influence students in choosing private universities, such as reputation, accreditation status, educational pathways, degrees offered, available facilities, and the quality and quantity of faculty members (Ruvendi & Djan, 2005).

The number of students interested in the Islamic Banking Study Program remains very low compared to the number of high school/Islamic senior high school graduates in the West-South Aceh region. This is influenced by various internal and external factors affecting prospective students. Choosing a study program at a university is not an easy task for prospective students, as they must consider their abilities to pursue their education in the Islamic Banking Study Program.

C. Research Method

This study uses a mixed-methods approach. According to Sugiyono (2008), mixed-methods research is an approach that combines both qualitative and quantitative research in a single research activity, with the aim of obtaining more comprehensive and objective data. This study employs a sequential mixed-methods strategy. The first phase involves the collection and analysis of

quantitative data to answer the first research question, which is to determine prospective students' perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh. The second phase involves the collection and analysis of qualitative data to answer the second research question, which is to identify the factors influencing prospective students' decision to choose the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh. This study places more emphasis on the quantitative method, and the integration of quantitative and qualitative data is typically based on the results obtained in the first phase. The primary focus is on the first phase, with data integration occurring when the researcher relates quantitative data to qualitative analysis. Qualitative data is used to explain the findings from the quantitative data. The use of both methods is expected to provide a deeper understanding of the research problem compared to using only one method. Mixed-methods research is an approach that combines qualitative and quantitative elements, involving philosophical assumptions as well as the application and integration of both approaches in a single study.

The population for this study consists of prospective students or high school/Islamic senior high school students from the West-South Aceh region, which includes the districts of Aceh Barat, Aceh Jaya, Aceh Selatan, Aceh Barat Daya, and Nagan Raya. The sample for this study includes prospective students from 14 high schools/Islamic senior high schools located in the West-South Aceh region. In this case, the researcher distributed questionnaires to 300 high school/Islamic senior high school students in the West-South Aceh region regarding their perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh (STAIN TDM). However, only 267 questionnaires were deemed suitable for analysis. Specifically, the number of prospective students who provided feedback on the Islamic Banking Study Program was 267, consisting of 50 prospective students from Nagan Raya District, 60 from Aceh Barat District, 50 from Aceh Barat Daya District, 48 from Aceh Jaya District, and 59 from Aceh Selatan District.

The type of questionnaire used in this study is a Closed Questionnaire. The questionnaire contains a list of questions with several answer alternatives. For example, questions with multiple-choice answers, yes/no answers, or objective choices that align with the respondents. The next phase is the selection of respondents for in-depth interviews. After analyzing the questionnaire results, four high school/Islamic senior high school students from each district were chosen for interviews, making a total of 20 students. This data collection technique is based on the second research question, which focuses on the factors influencing prospective students' perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh (STAIN TDM).

D. Results

This section presents information related to the description of the respondents and the characteristics of the respondents who are the subjects of the study, based on two indicators: gender and parents' occupation. The distribution of respondents by gender shows a higher number of females, with 164 female students (61.3%) and 103 male students (38.7%). This aligns with the World Bank (2018), which indicates that women are more motivated to attend school because they

often see education as a way to improve their social and economic status. Additionally, women tend to have a greater awareness of the importance of education for obtaining better job opportunities and improving the quality of life for themselves and their families.

In terms of parents' occupation, the study shows that the occupations of the parents of prospective students or high school/Islamic senior high school students in the West-South Aceh region consist of 6.8% Civil Servants, 39.5% Farmers, 36.1% Entrepreneurs, and 17.6% with other occupations (Fishermen and Laborers). This indicates that most families in the West-South Aceh region come from backgrounds reliant on the informal sector and agriculture, which may influence their access to and ability to support their children's education, both financially and in terms of access to information and better educational facilities.

The perception of prospective students regarding the Islamic Banking Study Program refers to the views, evaluations, or understandings held by individuals who plan to continue their education in the field of Islamic Banking. This perception encompasses various aspects, such as the prospective students' understanding of the relevance, advantages, career prospects, and value contained within the study program. Factors such as the information received, personal experiences, public opinion, as well as expectations regarding the quality of education and job opportunities after graduation, can influence prospective students' perceptions of the program.

In this study, there are six indicators related to prospective students' perceptions of higher education institutions: basic information, accreditation, career prospects, student interest, location, and sources of information. The basic information is presented in the following table.

Tabel 1. Basic Information of Prospective Students about Islamic Banking

Sub-Theme	Yes	No
The Importance of Islamic Banking Role	94,80%	5,20%
The Existence of the Islamic Banking Study Program	22,50%	77,50%

From Table 1, the basic information is divided into two sub-themes: the role of Islamic banking, where high school (SMA/MA) students provide a positive view that the position of Islamic banking in the global economy and banking sector is very important, as indicated by 94.8% (253 prospective students) answering "Yes." However, their knowledge of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh is still limited. Only 22.5% of prospective students are aware of this program, while 77.5% are unaware. This indicates the need for more intensive promotional efforts to introduce the Islamic Banking Study Program, particularly in the West-South Aceh region.

Regarding the accreditation indicator, the research results show that 80.1% of prospective students are unaware that the Islamic Banking Study Program at STAIN Meulaboh has been accredited with a "B" rating, and only 19.9%, or 53 prospective students, are aware of the accreditation status. Furthermore, concerning career prospects, 68.9% of prospective students choose to become entrepreneurs, 15% choose to work in banks, and 6% express interest in becoming banking lecturers.

Regarding student interest in the Islamic Banking Study Program at STAIN TDM, it is revealed that 62.5%, or 167 prospective students, are not interested in continuing their education in the Islamic Banking Study Program, while 37.5%, or 100 prospective students, are interested. This aligns with Goulet and Baltes (2013), who explain that a person's interest in choosing an activity, such as pursuing education in a particular study program, is influenced by both internal and external factors. Internal factors include personal aspects like life goals, values, and beliefs, while external factors encompass received information about the program, social influences, and available opportunities.

In the context of this research, the majority of prospective students who are not interested in continuing their education in the Islamic Banking Study Program at STAIN TDM may be influenced by a lack of relevant information or a perception that the future prospects are less attractive compared to other programs. From the data collected on prospective students' perceptions of the location of the Islamic Banking Study Program in Meulaboh, only 26.4% are aware of its location, while 73.6% are unaware. This indicates the low level of information reaching prospective students about the location of the Islamic Banking Study Program in West Aceh.

Regarding the sources of information, most prospective students (39.9%) received information about the Islamic Banking Study Program at STAIN Meulaboh through social media platforms such as Facebook and Instagram, while 11.5% learned about it through banners. This data shows that social media plays a larger role in information dissemination compared to physical media such as banners.

Higher education institutions must employ effective marketing strategies to enhance their appeal. According to this theory, by providing comprehensive information about the study program, facilities, and career opportunities, higher education institutions can build trust and increase prospective students' interest. Easily accessible information helps prospective students assess the institution more objectively (Kotler & Fox, 1995). According to Belch & Belch (2018), effective marketing communication is key in influencing prospective students' decisions. This theory emphasizes that higher education institutions must communicate consistent information through various channels, including social media, websites, brochures, and live events, to reach a wider audience and build brand awareness. This is further supported by Brown and Mazzarol (2009), who argue that prospective students are significantly influenced by social perceptions and recommendations from others (such as alumni or family). Information disseminated through social platforms or alumni promotions helps prospective students perceive the added value of choosing a particular higher education institution.

Moreover, the perception of prospective students toward the Islamic Banking Study Program is influenced by various factors, both internal and external. Internally, the interest and understanding of prospective students regarding Islamic Banking play a significant role in shaping their perception of the program. Personal interest in Sharia-based economics and belief in the relevance of Islamic values in the banking sector can motivate prospective students to consider this program positively. There are three factors that influence the perception of prospective students: experience, qualifications of the lecturers, and cost. In terms of experience, it affects perception, behavior, and decision-making, both through personal experiences and through social interactions and mass media. Everyday communication often serves as a means to share experiences, either directly or through media broadcasts, which provide behavioral references and choices. Based on the interview results, prospective students or high school (SMA/MA) students in the West-South Aceh region learned about the Islamic Banking Study Program at STAIN Meulaboh through teachers, parents, or relatives who have had experiences studying there.

Respondent 08: "Karena kakak kuliah di STAIN Meulaboh, jadi pengen juga kuliah disana" (Because my sibling studies at STAIN Meulaboh, I also want to study there)

Respondent 17: "Dulu ada mahasiswa kampus ibu yang KPM dikampung saya, jadi nanti kalau lulus, saya mau coba kuliah di STAIN" (There was a student from your campus who did community service in my village. After I graduate, I want to try studying at STAIN)

Through interactions with those close to them, they gained insights about the learning environment at STAIN Meulaboh. Additionally, the information they received from family, friends, and the local community, along with additional information from the media, suggests that an ideal study program is one that is accredited, offers broad job prospects, and has complete supporting facilities for the teaching and learning process. Furthermore, the qualifications of lecturers are a crucial foundation in higher education. Lecturers must meet certain qualifications set by the government. Prospective students expect lecturers at universities to have excellent qualifications, such as having completed a Ph.D. or even graduated from abroad. This presents a significant challenge for the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh, where only 50% of the lecturers have a Ph.D. qualification.

Respondent 05: “Dosennya pintar-pintar bu, dan banyak yang udah s2 dan s3. Cita-cita saya mau jadi dosen bu” (The lecturers are very intelligent and many of them already have Master's (S2) and Doctoral (S3) degrees. My goal is to become a lecturer)

Respondent 12: “Kampus yang punya dosen lulusan luar negeri atau dari Jakarta” (The campus has lecturers who graduated from abroad or Jakarta)

Even the cost of education in Indonesia has become one of the main concerns for many parents, given the rising costs each year. As the level of education increases, tuition fees at universities vary, ranging from IDR 500,000 to IDR 30,000,000 per semester, depending on the university's policies and the facilities provided. This often becomes a barrier for many people who can only afford to continue their education up to high school or vocational school. Each university sets different fees, whether for facility development or the per-credit semester fee (SKS) taken by students, and many students hope to receive scholarships to help with their educational expenses.

Education costs are an important factor for parents when deciding whether their children will continue their studies to higher education, as they often add a significant financial burden. In Indonesia, the increasing tuition fees every year, along with the high living costs, present major obstacles for parents to send their children to university. Some studies show that parents often consider education costs in relation to the family's income and other financial priorities, such as household needs and future savings (Hastuti, 2014). Moreover, many parents hope their children can obtain scholarships or other financial aid, especially at private universities where tuition fees are higher compared to public universities (Iskandar, 2016)

E. Discussion

The findings of this study reveal that prospective students' perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh are influenced by a combination of personal, social, and institutional factors. While many students recognize the importance of Islamic banking in supporting the regional economy, their awareness of the study program itself remains low, particularly in the West-South Aceh region. The majority of students rely heavily on information from family, teachers, and community networks rather than formal promotional

materials from the institution. Career prospects are perceived positively, but the program's accreditation status and limited public visibility reduce its attractiveness. Gender and parental occupation also shape students' perceptions, with female students exhibiting higher interest in Islamic banking education compared to male students, partly due to perceived better career security. Students from families engaged in informal sectors such as farming or micro-enterprises are less likely to pursue higher education without clear financial incentives. These findings highlight the need for improved promotional strategies and better alignment between educational offerings and community expectations.

The causal analysis indicates that limited institutional promotion, weak alumni engagement, and unclear communication of career outcomes directly contribute to the low visibility and attractiveness of the Islamic Banking Study Program (Maghsoudi et al., 2023). Prospective students' perceived behavioral control—their belief that they can successfully pursue and benefit from this program—is diminished by financial constraints, lack of role models, and limited understanding of the program's advantages (Ajzen, 1991). The absence of structured outreach programs and insufficient school-level partnerships further isolates the program from potential applicants. In contrast, personal motivation, positive family influence, and exposure to successful Islamic banking professionals serve as enabling factors that increase students' willingness to explore the program. When these enabling factors are absent or weak, prospective students either choose more familiar fields of study or opt for vocational tracks with clearer career pathways. Therefore, addressing both individual and structural barriers is essential to improving student enrollment in Islamic banking programs (Fishbein & Ajzen, 2015).

Theoretical analysis confirms that these findings align closely with Ajzen's Theory of Planned Behavior (TPB), which highlights that attitude, subjective norms, and perceived behavioral control jointly shape behavioral intentions (Ajzen, 2020). In this case, positive attitudes toward Islamic banking are not sufficient to generate enrollment interest when perceived barriers—such as limited awareness and unclear career pathways—reduce behavioral control. This also corresponds with the Service-Dominant Logic (SDL) framework, which emphasizes the co-creation of value between institutions and customers—in this context, between the university, local Islamic banking industry, and prospective students (Vargo & Lusch, 2018). (Bonaccorsi et al., 2024) Institutions that actively engage students through tailored communication, value-driven programs, and clear demonstration of career pathways are more likely to attract and retain student interest. This theoretical combination highlights the interactive role of social influence, personal motivation, and institutional engagement in shaping educational choices in the Islamic finance sector.

Comparative analysis with Malaysia underscores how targeted educational strategies can transform Islamic banking programs into desirable academic pathways (Zahari et al., 2024). Malaysia's structured collaboration between universities, industry stakeholders, and regulatory bodies has successfully positioned Islamic finance education as a prestigious and practical choice for students (ICD-Refinitiv, 2022). Initiatives such as Islamic finance career fairs, scholarships linked to professional certification, and mandatory Islamic finance literacy programs in secondary schools

have substantially increased program visibility and enrollment. In contrast, the absence of such coordinated strategies in Aceh limits the Islamic Banking Study Program's capacity to compete with other academic options. Furthermore, Malaysia's consistent top ranking in the Islamic Finance Development Indicator (IFDI) highlights the role of national branding and policy support in creating demand for Islamic finance education (Hassan et al., 2021). This comparison illustrates that a holistic ecosystem approach—combining education, industry, and government support—is essential for fostering sustainable enrollment growth.

The novelty of this study lies in its contextual analysis of prospective students' perceptions in a Sharia-governed region like Aceh, where Islamic finance education should naturally align with cultural and religious values. Unlike previous studies that focus on macro-level Islamic finance education trends, this research offers a micro-level perspective, capturing the intersection between local socio-economic conditions, family influence, and institutional promotion efforts (Yanti, 2024). Moreover, this study integrates demographic factors—such as gender and parental occupation—into the analysis, offering a more nuanced understanding of student decision-making processes. By combining theoretical insights from the Theory of Planned Behavior and Service-Dominant Logic, this study bridges the gap between behavioral intention theory and institutional strategy development. This approach not only enhances understanding of student decision-making in the Islamic finance education sector but also provides a replicable framework for similar programs in other Muslim-majority regions.

Theoretical implications of this study contribute to the broader literature on educational choice in Islamic finance, highlighting the importance of combining institutional marketing strategies with student-centered engagement initiatives (Abdullah et al., 2023). Practically, Islamic banking programs at institutions like STAIN Teungku Dirundeng Meulaboh must adopt multi-channel promotion strategies, including digital marketing, alumni testimonials, and community outreach programs. Collaboration with local Islamic banks and regional economic councils can enhance the program's reputation and relevance to future career opportunities. Providing targeted scholarships, integrating financial literacy content into high school curricula, and organizing regular school visits would significantly enhance awareness and interest among prospective students. Ultimately, aligning the program's offerings with both market demands and cultural values will strengthen the Islamic Banking Study Program's positioning within the local and national Islamic finance ecosystem (Mohd Thas Thaker et al., 2023).

F. Conclusion

Prospective students' perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh were initially shaped by a combination of personal beliefs and the external influences around them. Many students viewed Islamic banking as a critical sector within the economy, recognizing its importance in promoting financial stability and ethical banking practices. However, despite this positive outlook, their awareness of the program itself was limited, with few understanding its existence or the specific opportunities it offers. This lack of awareness was evident in the study, where a significant number of respondents expressed limited knowledge about the program, underscoring the need for more focused marketing and information

dissemination. As a result, prospective students may be forming their perceptions based on generalized knowledge of Islamic banking rather than detailed insights into the academic and career opportunities that the program could provide.

Based on the findings of this study, it can be concluded that prospective students' perceptions of the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh are influenced by several key factors. While most students recognize the importance of Islamic banking in the economy, their awareness of the program is limited. This highlights the need for more intensive promotion and outreach to increase visibility in the South-West Aceh region. Personal experiences, social influences, and career prospects also significantly affect their perceptions. However, many prospective students are not interested in pursuing this program, primarily due to a lack of information and a deeper understanding of what the program offers. Moreover, factors such as accreditation and financial concerns, including tuition fees, play a crucial role in their decision-making process.

This study also underscores the importance of addressing the expectations of prospective students regarding program facilities, accreditation, and career opportunities. To improve the appeal of the program, it is essential to enhance communication and promotion efforts, providing clear and comprehensive information about the potential career outcomes in Islamic banking. Incorporating insights from the Theory of Planned Behavior, Expectancy Theory, and Social Cognitive Theory, the study emphasizes the role of attitudes, perceived outcomes, and social influences in shaping students' decisions. By focusing on these elements, the program can attract more prospective students, ensuring that they make informed decisions about pursuing the Islamic Banking Study Program at STAIN Teungku Dirundeng Meulaboh.

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