

THE INTERNSHIP STUDENTS' PERFORMANCE FROM THE PERSPECTIVE OF INDUSTRY: CASE OF ISLAMIC BANKING STUDENTS

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Abstract: *Internship program is increasingly essential and set as one of the graduation requirements by the higher education institutions. The internship is significant in assessing students' capability in applying theories and knowledge. In addition, the internship is aimed at exposing and equipping the students with important skills before they get involved in actual working environment. Therefore, this study aims to examine the effectiveness of internship program and to gauge the interns' performance and their preparedness to face the real career world from the perspective of employers or industry. The analysis is based on the descriptive statistics, reliability and correlation tests besides the qualitative information provided by the industries. Using a sample of 387 students from the Bachelor of Business Administration (BBA) in Islamic Banking and covering the internship period from semesters March 2017 to March 2019, we found that overall interns' performance evaluated by the industries is categorized as 'Good' because the mean score for all 18 measured areas is above 4.0 out of 5.0, respectively. The industries highlighted that the students possess many good attributes such as positive attitude, discipline and responsibility towards tasks. However, we noted that 89.5 percent of the Islamic Banking students had not undertaken the internship at the banking industry. Moreover, approximately 60 percent of the interns had been positioned in departments that are not relevant to banking or business. The industries suggested the interns to improve their communication skills and self-confidence and prepare themselves with various knowledge to be employable and to stay relevant in the job market.*

Keywords: *Internship, Industries, Performance, Islamic Banking Students, Employability*

Introduction

Internship program constitutes part of academic curriculum specifically in tertiary education. The internship is undertaken by graduating students with the objective to let students apply the knowledge that they have learnt throughout academic courses and to expose them to practical working environment prior to really engaging in real working world after graduation.

Even though the students have been equipped with basic theories, knowledge and skills related to their field of study, but the real situation or practice in the industry might be different due to changes and demands of the job market. Therefore, internship program plays pivotal role to bridge what students have learnt with what industries practice.

The universities, the supplier side, must ensure that the students are able to fulfil the requirements of industry, the demand side. The quality of students lies in the quality of academic programs and courses offered by the university. Hence, every academic program and course must be aligned with the industry's current demand and practice.

It is crucial to get the industry involved in the design and development of any university's program. Within 3 to 5 years, the program or courses must be reviewed and this process must be performed in the presence of industry's representatives. The university, through the faculty, should have strategic and close collaboration with the industry to keep the academic courses up-to-date and meeting the industry's needs.

During the internship, students could polish and enhance the necessary skills such as communication, interpersonal and technical skills. The environment throughout the internship is truly different and challenging, where students will meet different level of employees, customers, suppliers and other parties. The way they think and act must be suitable with the level of each party.

From the internship, the industries or employers will observe and evaluate whether the interns are prepared to face the real working environment. If the interns excel during internship, it will enhance their employability opportunity and attract the employers to absorb them as full-time employees after graduation.

Internship also takes the students one step further into the real working world. During internship, graduating students could plan their future career path or direction. Even though the interns are still tied to the university, but they must regard themselves as part of the industry, who are under 'probation'. This work-based learning not only contributes towards real exposure and experience enhancement, but it is also the time to decide which career that suits the interns in the future.

Due to all these reasons, we find it significant to examine the effectiveness of internship program and the interns' performance from the industry's perspective focusing on the Islamic Banking students to further improve the graduating students' employability. The remainder of this paper is arranged as follows; next section we will highlight the review of literature, followed by the data and methodology, then we present the results and discussion, and we end with the conclusion and recommendation.

Literature Review

There are numerous previous studies conducted to examine the effectiveness of internship program. However, our current study is the first study, to the best of our knowledge, that examines and reveals the findings on the Islamic Banking students. In this section, we divide the review of literature into two, namely Malaysian cases and other countries' cases.

Malaysian Cases

In designing and developing a well-structured and holistic internship programme, it requires close cooperation between the institutes of higher learning and the industry (Renganathan, Karim & Li, 2012). This is essential in effort to realize better exposures to the interns and opportunities to experience actual or practical working environment. Their study further noted that proper selection mechanism is important in determining appropriate industries or companies for the internship programme. According to Jamil, Shariff and Abu (2013), the internship program has shown favourable outcomes on the interns, where they have acquired beneficial knowledge and skills besides improvement in attitudes. They added that the positive outcome of the internship is attributable to the effective curriculum and guidelines provided by the faculty. In addition, Lim and Mustafa (2013) revealed that internship is beneficial in enhancing interns' generic skills and verbal communication skills particularly in English. The internship is also effectual ground for developing interns' creativity and improving their teamwork and time management skills.

Cheong, Yahya, Shen and Yen (2014) conducted an in-depth interview with a small selected group of final year business students at a private university and found that the interns have developed their presentation and people skills besides learning to be more self-reliant. Further, the interns were acquiring more knowledge from internships and some knowledge was never learnt during their academic lectures. Meanwhile, Jalani, Norjali, Mashori and Sadun (2017) studied 35 engineering technology students and noted that the interns were satisfied with their internship and decided to prolong the period of training. The authors also suggested that the academic development, work skills development and work assignment are vital elements to ensure the success of the internship as a whole.

The internship program constantly intensifies interns' knowledge, level of self-confidence and psychomotor attainment. These are among the essential criteria that every intern should possess prior to stepping into the real working world. This finding is posed by Harun, Rahman, Noorazman, Noor, and Sahak (2018), who focused their study on culinary art students. In another study by Ahmad, Ali and Sulaiman (2018), they evidenced that polytechnic engineering students who had undergone the internship program were performing highly satisfactory to excellent level in terms of core and process skills. Nonetheless, the interns were lacking in behavioural skills and technical competencies. The authors further suggested that actual cases at workplace could be presented in lectures in order to expose students to hands-on experience in handling task or assignment at the real working environment.

Using a sample of 228 Business and Management interns, Safin, Ali, Jamalurus, Zani and Mansor (2018) proved that cognitive, skills and attitudinal values development outcomes have positive and significant relationships with the interns' performances. In addition, the industry's supervisors state that the key quality all interns must possess is positive attitude, which among others include discipline, punctuality, motivational level, ability to work in team, willingness to accept feedback and sense of responsibility. Meanwhile, based on semi-structured interview with 16 engineering graduates from various public universities, Azmi, Kamina, Noordin and

Nasir (2019) noted that most interns receive inadequate industry experience and non-technical skills due to short period of internship that is three months or less. Worse still, 43.75 percent of interns were having internships at the industries that are not relevant to their field of study. Apparently, internships are vitally important that relate between interns' academic environment with real working world. Internship not merely acts as training ground for interns' skills development and experience acquisition, but it also becomes an arena for interns to try out their potential for future career path besides building network with outside professionals in the industry (Hassan, 2018).

Other Countries' Cases

Mihail (2006) highlighted the brief length or period of internship, which is within two to three months in the case of Greek universities students. He noted that the interns were dismayed and impeded from giving their full commitment to every task assigned during internship. Awayiga, Onumah and Tsamenyi (2010) focused on the accounting graduates in Ghana, indicated that Analytical and critical thinking and competency in information technology are amongst the most important and relevant professional skills in preparing the graduates for future career in changing business environment. Meanwhile, in the United States (US), 60 percent of the interns were absorbed as permanent employees by the host companies. This finding was revealed by Zhao and Liden (2011), who further claimed that interns would endeavour to push themselves with their creativity during the internship if they wished to be hired or offered the job by the employers. According to a study in Pakistan by Parveen and Mirza (2012), the internship is viewed as a great opportunity to polish and enhance interns' practical skills in real working environment. The finding that was gathered using an in-depth interview showed that the internship is able to bring about favourable impact on the interns' performance. Meanwhile, in Taiwan, Wan, Yang, Cheng and Su (2013) indicated that vocational education at higher level would strengthen interns' personal growth and future careers.

Dabke (2015) revealed that interpersonal skills, positive attitude, professionalism and teamwork are positive predictors of internship effectiveness and the interns with such qualities are more likely to be considered for a permanent position. Nghia and Duyen (2017) discovered that internships are able to change interns' attitudes and behaviours. Besides, the internship has positive and significant influence on interns' entrepreneurial intention. The study by Yi (2018), who sampled engineering students in China, revealed that the internship posed an impact on interns' career choice in becoming an entrepreneur. In a case study in the US by Hussien and Lopa (2018), they proposed that host industry or company should appoint qualified managerial level and experienced staffs as supervisors and cater them with adequate time, sources and support for managing the internship students. Goia, Igret and Marinas (2018) stated that effectiveness of internship programs depend on mutual contributions of all stakeholders, namely students, academic institutions and industry. Direct involvement and cooperation of all stakeholders is the key towards the development of quality internship programs and to ensure the achievement of required skills and strengthen students' employability in the future.

Data and Methodology

The sample consists of 387 graduating students from the Bachelor of Business Administration (Honours) in Islamic Banking of UiTM Johor and covers the internship period for semesters March 2017 to March 2019. The internship is for a minimum period of 16 weeks and it is a requirement by the faculty and university. The industries' final evaluation was gathered by means of 5-point Likert scale online questionnaire, which was distributed to industries or

companies through the supervisors' emails two weeks prior to completion of internship. The 5-point scale is where '1' being 'Strongly Disagree' and '5' being 'Strongly Agree'.

The questionnaire is designed and approved by the Faculty of Business and Management of UiTM, and it is a standard form used by the members of the faculty to evaluate the interns or industrial training students. In addition, there are two open-ended questions that require the industries' to highlight positive sides or strengths of interns besides the comment on rooms for improvement to enhance graduates' employability. The questionnaire consists of 18 questions that cover the main areas in evaluating students' performance throughout the 16-week internship. The 18 main areas or items are listed below:

- 1) Knowledge acquisition
- 2) Learning capabilities in new tasks/jobs
- 3) Knowledge application and creative thinking abilities
- 4) Self-directed learner
- 5) Level of tasks/job/management skills
- 6) Level of problem solving/analytical skills
- 7) Communications and language proficiency skills
- 8) Social and human interrelation skills
- 9) Computer and system (ICT) application skills
- 10) Motivational level of trainee
- 11) Flexibility towards tasks assignments
- 12) Time management skill/willingness to work extra time
- 13) Accountability and responsibility towards tasks
(adherence to work standards, meet datelines, sense of urgency)
- 14) Quality of work and creativity
- 15) Leadership qualities (ability to work with people/in team)
- 16) Willingness to accept feedback/improvement level
- 17) Overall trainee's performance (attendance, productivity,
contribution to organization)
- 18) Potential to excel in future

The raw data obtained was tested in the SPSS using the reliability test and the correlation test besides the descriptive statistics. In addition, qualitative information responded by the industries or supervisors was also discussed as part of the overall analysis.

Results and Discussion

Students, Industries and Departments

Out of the total 387 interns, they were 90 male graduating students whilst the remaining 297 were female students. Hence, male students make up merely 23.26 percent of the samples whereas female students constitute 76.74 percent. This indicates that the banking industry or job market particularly the Islamic banking is expected to be filled with or dominated by female workforce in the near future.

There are 4 types of sectors, namely public sector, private sector, government-linked company (GLC) and others. We found that 41.90 percent of students had their internship at organisations or agencies under the public or government sector either the federal or states. Some of the agencies, even though not related directly to banking, but they involve in zakat, waqaf, asset

management and treasury. Nevertheless, most of the agencies do not have job scopes relating to banking or business. This is a waste for the interns since they could not practice the Islamic banking or business knowledge that they have learnt and they could not obtain real exposure to the banking industry. This finding is consistent with Azmi et al. (2019) who revealed that more than 40 percent of the interns were placed in industries that are not related to their courses. Approximately 34.19 percent of students were undergoing internship at private sector and most interesting point to highlight is that almost all of the private companies do not involve in banking as core business. Again, the interns would not have the opportunity to apply their Islamic banking knowledge besides not gaining real experience of banking industry working environment. Nevertheless, there are few companies that deal in insurance, takaful and wealth management businesses. These fields have some sort of relation to the courses studied by students before.

The GLC constitutes 22.37 percent of training grounds for the interns. Under this GLC category, we could find the companies that involve in real banking industry. The companies such as Maybank, Bank Rakyat, Bank Muamalat, Bank Islam Malaysia Berhad, Bank Simpanan Nasioanal, and MBSB are the banks that were chosen by students for their internship. Whereas, few students underwent the internship at other organisations such as association, foundation and enterprises and that makes up only 1.54 percent of total sample students.

From other perspective, only 10.54 percent of students underwent the internship at companies whose core business is banking or banking-related. This issue must be looked into by the faculty or university to ensure the Islamic Banking students perform the internship at the industry or companies related to their field of study. Meanwhile, roughly 15 percent of interns had their internship at companies dealing in insurance, takaful and asset or wealth management. Further, we examined the departments or units that the students were assigned in during their internship at the companies. The top three departments that the interns were placed in are Account and Finance, Administrations and Human Resource, and Operations. The three departments account for 80 percent in total. The other departments are such as Entrepreneur Development, Review and Supervision, Corporate Advisory, Information Technology, Training, Research and Secretarial. There are only three departments that are directly related to business studies, namely Account and Finance, Marketing and Sales, and Business and Product Development with total of 39.5 percent. Table 1 summarizes the detailed classification of departments in percentage.

It is undeniable that regardless of which company or industry that the interns undergo their training or which department the students are assigned in; the common generic or soft skills could still be acquired or enhanced. Nonetheless, the students would miss their opportunity to apply the specific theoretical knowledge and not be exposed to real working environment that related to their field of study and in this case, the Islamic banking knowledge.

Table 1: Summary of Percentage of Departments

Departments	Percent
Account and Finance	34.37
Administrations and Human Resource	23.25
Operations	22.74
Education	4.39
Marketing and Sales	3.10
Business and Product Development	2.07
Enforcement	1.29
Procurement	1.29
Others	7.50

Interns' Performance

Table 2 summarizes the results of reliability test.

Table 2: Results of Reliability Test

Statistics	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Reliability	.969	.970	18
Item-Total	Scale Mean (min. & max.)	Scale Variance (min. & max.)	Cronbach's Alpha if Item Deleted (min. & max.)
	74.98-(Q18) 75.45-(Q6)	87.420-(Q6) 91.136-(Q9)	0.967-(Q6, Q10, Q13, Q14, Q17, Q18); 0.969-(Q9)
Item	Mean (min. & max.)	Std. Deviation (min. & max.)	
	4.11-(Q6) 4.58-(Q18)	0.598-(Q18) 0.758-(Q4)	
Inter-Item Correlation	Mean	Min. & Max.	Variance
	0.642	0.469; 0.763	0.003

The results show that all the 18 items or questions have excellent Cronbach's Alpha of 0.969. This implies that the 18 questions are almost perfectly reliable to be utilized to measure the interns' performance. Further, we look at the Item-Total, even though if we delete one of the questions, reliability of the remaining questions still remains intact with the lowest Cronbach's Alpha is 0.967 and the highest is 0.969. The correlations among all the 18 items are between medium to strong, where the mean correlation is 0.642 with the lowest correlation is 0.469 and the highest is 0.763. This proves that all the 18 items share and measure the same objective.

Then, we could see that the industries are satisfied with the performance of interns. The mean score for each item is above 4.0 out of 5.0, where the lowest mean score is 4.11 for 'level of problem solving and analytical skills' and the highest mean score is 4.58 for 'potential to excel in future'. This proves that the industries, in average, have graded the 387 Islamic Banking interns as 'Good' and 'Agree' that the interns have acquired the skills as measured by the 18 items.

Meanwhile, the Item-Total also reveals similar results, where the scale mean shows favourable results of interns' performance that ranges between 74.98 (lowest) for 'potential to excel in future' and 75.45 (highest) for 'level of problem solving and analytical skills'. Conclusively, we could say that the industries have agreed the Islamic Banking interns have gained necessary generic or soft skills throughout their 16-week internship. This means that the Islamic Banking graduates are ready to engage in the real working world after graduation.

Interns' Strengths

We list below in Table 3 the top 10 positive comments on interns' strengths that were highlighted by the industries, which are based on the replies in the open-ended questions part in the questionnaire. The strengths are arranged from the highest to lowest frequency of comments.

Table 3: Intern's Strengths

Attributes	Frequency*
Positive attitude or thinking, discipline, responsible, dependable	86
Fast learner	72
Initiative and willingness to learn	66
Dedicated and committed with the tasks	65
Able to meet the job requirements given	49
Hardworking and diligent	46
Good teamwork	34
Good communication skills	28
Easily adapt with the work or new environment	24
Cooperative and helpful	24
Work independently with minimum supervision	22

*Frequency not total to 387 as one supervisor comments and highlights more than one strength for each intern.

Interns' positive attitude is the most highlighted by the industries and this finding is consistent with Safin et al. (2018). The industries explain that interns are disciplined, responsible towards tasks and dependable to carry out the tasks. Despite the interns' unfamiliarity with job scopes assigned, the industries found that most interns could learn the job very fast. Moreover, the interns have shown high initiative and willingness to learn new things. This is reported in the supervisors' comments that interns are eager to learn new thing as they consult their supervisors every time having difficulties in carrying out the tasks given.

The interns were also found to be dedicated and committed with their tasks. They were willing to work extra time to complete the tasks. Consequently, the interns were able to meet the job requirement and could complete the tasks within stipulated time and at expected quality. Other good attributes highlighted by the industries are that the interns are hardworking, good in teamwork, easily adapting with new working environment, offering their hands in helping others and could work independently with minimal supervision.

Rooms for Improvement

Next, we examine suggestions by the industries on the areas, which interns need to improve in order to be more employable in the job market. These are the attributes or characteristics that are actually sought by the industries, in which most interns are lacking. The interns must prepare themselves with such attributes if they want to stay relevant in the industry.

Table 4: Rooms for Improvement

Rooms for Improvement	Frequency*
Communication skills	88
Development and understanding in specific field and general knowledge	58
Self-confidence and independence	51
Leadership and management skills	22
Interpersonal skill and public relation	21
Proactive	21
Creativity and analytical skill	20
Problem solving and decision making	13
Focus	12
Time management	8

According to the industries, most interns are lacking in communication skills that include verbal and writing in English. Hence, the university must find out whether the lacking is attributable to the interns' problem or the academic curriculum that is not effective to build those skills. The industries further commented that employees who have good communication skills would perform better and be able to assist companies to achieve best result.

Next suggestion by the industries is that if the interns wish to excel in the future, they should not confine themselves to certain knowledge. Students must not only know about banking, but they should also learn other fields of knowledge such as economics, information technology and general knowledge. This knowledge will help interns as future employees to be more well-informed and mature especially in the fast changing and globalized world.

The industries also highlighted that interns lack self-confidence and independence. These two attributes are very important particularly for job scope that requires them to face people. Without self-confidence, they would fail to deliver their idea convincingly. Interns must learn how to be independent especially on the job that they could learn on their own. This reflects their resourcefulness, where they have the ability to find solutions to any job difficulty without too relying on other staff or superior.

Further, interns must equip themselves with leadership, management, interpersonal and analytical skills. This acts as preparation for them to lead any department or company in the future. Interns are also expected to be more proactive and creative, which are essential elements in today's competitive working world. Interns as the future employees must be brave in voicing out their ideas to help improve performance of companies. Lastly, focus and time management are also critical elements that must be observed by the interns.

Conclusion and Recommendation

This study examines the BBA in Islamic Banking students' performance during internships. The comments from the industries on areas to enhance employability are also obtained. On average, the industries are satisfied with interns' performance, which is evidenced by the mean score for each area above 4.0. The scale mean also indicates approximately 75.00 and above for all 18 areas. The interns were evaluated to have various good attributes and the most prominent is positive attitude and thinking. However, the interns are lacking in communication skills and knowledge in other fields. One important point to highlight is that the industries where the interns had undertaken their internship were mostly not relevant to the banking

industry and in particular Islamic Banking. Therefore, the faculty or academic department must establish appropriate mechanisms to ensure the selected companies are under the banking or banking-related industry in order for the interns to have greater exposure and relevant experience in the future.

This current study has its limitations. Further research is necessary to have better and comprehensive results. This study only focused on the Islamic Banking graduates. It may not be generalizable to other fields' graduates. Hence, future study could be conducted on other students under the Business Management Faculty such as Finance, Investment Management and Marketing. Besides, this study was merely looking at the perspective of industry. Future research could look into the interns, lecturers or academic advisors' perspectives. It is also recommended that future research to do comparison between graduates of other universities or countries. Last but not least, this study just analysed based on the reliability test and qualitative information provided by the industries. So, future research could conduct other types of empirical tests such as t-test, ANOVA test and structural equation modelling (SEM) to further improve the results. Other methods such as case study analysis and focus group in depth-interview could also be applied to gauge information about internship to enrich the results.

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