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Evaluation of Generation Z's Interest in Medan City in Choosing Study Programs and Careers in the Sharia Insurance Sector

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Abstract

The rapid growth of the Islamic financial industry has increased the demand for graduates with competencies in Sharia Insurance. However, Generation Z's interest in choosing the Islamic Insurance Study Program and pursuing careers in the sector remains relatively limited. This study aimed to explore how Generation Z's interest develops and identify the factors influencing their educational and career decisions through the perspective of the Theory of Planned Behavior. An exploratory qualitative approach was employed using focus group discussions involving fifteen participants selected through purposive sampling, consisting of prospective students, current students, and fresh graduates of the Islamic Insurance Study Program. Data were analyzed using thematic analysis through data reduction, coding, categorization, and theme development. The findings reveal that interest develops progressively across three stages: awareness, study-to-career transition, and career realization. At the awareness stage, educational interest is influenced by literacy, information exposure, and career perceptions. During university, practical learning experiences, competency development, and career exploration shape students' career interests, while among graduates, career realization is characterized by adaptability and flexible career orientations. The findings indicate attitudes, subjective norms, and perceived behavioral control interact dynamically in influencing educational and career decisions.

Keywords

Career Decision, Generation Z, Islamic Insurance, Theory of Planned Behavior.

1. Introduction

Higher education plays a strategic role in preparing graduates to meet the evolving demands of the labor market. As technological advancement, digitalization, and workforce competition continue to transform career pathways, Generation Z increasingly views higher education as an investment for future career development rather than solely for acquiring academic knowledge (OECD, 2023; UNESCO, 2024). Consequently, study program selection is influenced by career prospects, personal interests, social influence, and perceived employment opportunities (Lent & Brown, 2020; Tomy & Pardede, 2023). Although the rapid growth of the Islamic financial industry has created substantial demand for graduates with expertise in Sharia insurance, interest in Sharia Insurance Study Programs remains relatively low. Previous studies by Dwijayanty et al. (2019), Karsa (2022), Rahayuningsih et al. (2024), and Dewi and Januarti (2025) have identified career expectations, occupational attractiveness, internship experiences, curriculum relevance, and career information as important determinants of educational and career choices. However, limited research has examined how Generation Z's educational and career interests develop across different educational stages, highlighting the need for a more comprehensive understanding of this process.

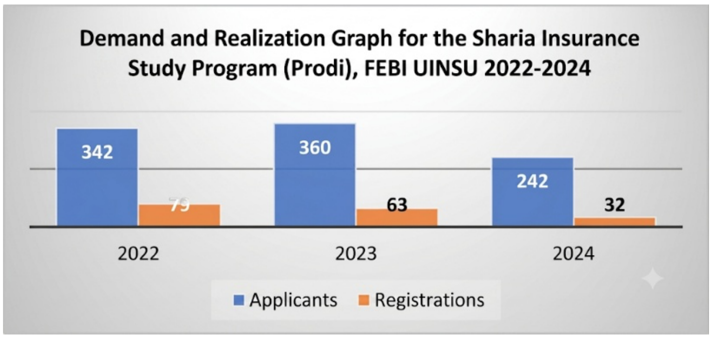

Figure 1. Comparison of the Number of Applicants and Registered Students in the Sharia Insurance Study Program (2022–2024)

As illustrated in Figure 1, the number of applicants and students completing registration in the Sharia Insurance Study Program at Universitas Islam Negeri Sumatera Utara fluctuated during the 2022–2024 admission periods. This trend indicates that growing awareness of the Islamic financial industry has not necessarily translated into stable enrollment decisions. Preliminary observations conducted among vocational high school students, current students, and recent graduates further revealed that many prospective students were unfamiliar with the existence of the Sharia Insurance Study Program, while others perceived that graduates were not exclusively employed in the insurance industry. Such perceptions demonstrate that study program selection is influenced not only by employment prospects but also by information accessibility, educational experiences, and individual career expectations (Fadillatunnisa & Lubis, 2023; Dewi & Januarti, 2025).

The Theory of Planned Behavior (TPB) provides a comprehensive framework for understanding this phenomenon. According to Ajzen (1991), behavioral intention is determined by attitude toward the behavior, subjective norm, and perceived behavioral control. TPB has been extensively applied to explain educational and career intentions among young adults, including entrepreneurial intention and career decision-making (Lent & Brown, 2020; Hasmidyani et al., 2022). However, the complexity of educational decision-making suggests that these constructs should be understood as dynamic processes shaped by individual experiences and social interactions rather than as isolated variables.

Although previous studies have examined students' career interests in Islamic financial institutions and Sharia insurance, important research gaps remain. Existing studies by Fadillatunnisa and Lubis (2023) have predominantly adopted quantitative approaches that identify determinants of career intention through statistical relationships. Other studies by Rifas and Kasjin (2024) and Ningsih and Ramadhani (2025) have focused on curriculum development, internship experiences, or work readiness after. While these studies by Rumasukun and Nugraha (2021) contribute to understanding individual determinants of career interest, they provide limited explanation of how Generation Z develops its interest from the stage of considering a study program to making career decisions. Moreover, most previous research has involved only one participant group, typically university students, thereby overlooking the perspectives of prospective students and recent graduates.

This study addresses these research gaps by employing an exploratory qualitative approach grounded in the TPB to investigate how Generation Z develops interest in choosing the Sharia Insurance Study Program and pursuing careers in the Sharia insurance industry. Unlike previous studies that primarily focused on quantitative relationships or a single participant group, this research integrates the perspectives of prospective students, active students, and fresh graduates to capture the dynamics of educational and career intentions across different stages. This study aims to explore how Generation Z's interest develops and to identify the factors influencing their decisions to choose an Islamic Insurance Study Program and pursue careers in the Islamic insurance sector. The findings are expected to extend the application of TPB in educational and career decision-making while providing practical implications for universities and the Sharia insurance industry in designing more effective recruitment, curriculum, branding, and career development strategies.

2. Literature Review

2.1. Generation Z's Interest Formation in Educational and Career Choice

Generation Z's educational and career decisions are increasingly shaped by personal aspirations, employment prospects, social influence, and exposure to digital information. As higher education becomes closely connected to career development, students tend to evaluate study programs based on their perceived relevance to future professional opportunities rather than solely on academic interests (Lent & Brown, 2020; OECD, 2023). In the context of Islamic finance, previous studies by Friska et al. (2023), Ningsih and Ramadhani (2025), and Jamain and Dinanty (2025) reported that perceptions of career prospects, curriculum relevance, internship experience, and work readiness influence career interest. Digital branding and social media communication have also emerged as important channels for attracting Generation Z to educational programs and careers (Segarwati et al., 2023; Baasitha & Mathori, 2026).

Despite these findings, research on Sharia insurance has primarily examined career intention or consumer behavior using quantitative approaches. Fadillatunnisa and Lubis (2023), Rahayuningsih et al. (2024), and Dewi and Januarti (2025) primarily examined students' intentions to become insurance agents or pursue careers in Islamic financial institutions, while providing limited understanding of how career interest develops throughout the educational journey. Consequently, the developmental process of interest formation from prospective students to graduates remains insufficiently explored, highlighting the need for qualitative evidence that captures educational and career decisions across different stages.

2.2. Theory of Planned Behavior in Educational and Career Decision-Making

The Theory of Planned Behavior proposes that behavioral intention is determined by three interrelated constructs: attitude, subjective norm, and perceived behavioral control (Ajzen, 1991). This framework has been widely applied to explain educational, entrepreneurial, and career intentions because it integrates individual evaluations, social influence, and perceived capability in decision-making processes (Hasmidyani et al., 2022; Lent & Brown, 2020). Rather than viewing educational choice as a single decision, TPB explains how intentions evolve through continuous interaction between personal beliefs and environmental influences.

The Theory of Planned Behavior has been widely applied in educational research to explain how attitudes, subjective norms, and perceived behavioral control influence decision-making processes. Previous studies have demonstrated the relevance of TPB in analyzing educational choices through quantitative approaches, including Structural Equation Modelling (SEM) (Cooper et al., 2016). Gatfield and Chen (2006) further showed that TPB effectively explains students' choice criteria across different countries, while Sadaf and Johnson (2017) highlighted its usefulness in understanding behavioural intentions within educational contexts. However, limited studies have explored how TPB constructs develop through individuals' experiences across educational stages. Therefore, this study employs an exploratory qualitative approach to investigate how Generation Z forms interest in selecting the Sharia Insurance Study Program and pursuing careers in the Sharia insurance sector by examining attitudes, social influences, and perceived capabilities.

3. Methods

This study employed an exploratory qualitative design to investigate how Generation Z develops interest in choosing the Sharia Insurance Study Program and pursuing careers in the Sharia insurance sector. An exploratory qualitative approach was considered appropriate because the study sought to understand participants' experiences, perceptions, and decision-making processes within their educational and career contexts rather than to measure causal relationships quantitatively (Creswell & Poth, 1998). The study focused on exploring the dynamics of interest formation across different educational stages.

Participants were selected using purposive sampling, a non-probability sampling technique that intentionally recruits individuals with characteristics relevant to the research objectives. This approach is recommended in qualitative research because it enables researchers to obtain information-rich data from participants who possess direct experience with the phenomenon under investigation (Campbell et al., 2020; Ames et al., 2023). Three participant groups were included: prospective students, represented by Grade 12 vocational high school students in East Medan District, active students enrolled in the Sharia Insurance Study Program, and fresh graduates of the program who had graduated within the previous two years. Participant recruitment continued until sufficient information had been obtained according to the principles of information power and data saturation (Malterud et al., 2021; Hennink & Kaiser, 2022). Accordingly, each participant group consisted of five individuals, resulting in a total of fifteen participants.

Data were collected through three Focus Group Discussions (FGDs), with one discussion conducted for each participant group. FGDs were selected because they facilitate interaction among participants, allowing researchers to explore shared experiences, perceptions, and collective meanings more comprehensively than individual interviews (Nyumba et al., 2021; Morgan, 2023). The discussion involving prospective students explored their initial knowledge, perceptions, and interest in the Sharia Insurance Study Program. The FGD with active students focused on learning experiences, perceptions of curriculum relevance, career expectations, and motivations for studying Sharia Insurance. Meanwhile, the alumni discussion examined career realization, workplace experiences, and factors influencing career decisions after graduation. To enhance the credibility of the findings, source triangulation was applied by comparing information obtained from the three participant groups.

The data were analyzed using thematic analysis following the interactive model of data analysis, which consists of data reduction, data display, and conclusion drawing. During the data reduction stage, FGD transcripts were reviewed to identify information relevant to participants' educational and career interests. The selected data were subsequently coded and grouped into categories and themes based on recurring patterns. The coding process was guided by the TPB, specifically the dimensions of attitude, subjective norm, and perceived behavioral control, while remaining open to emerging themes. The categorized findings were then organized into thematic matrices to facilitate pattern identification across participant groups. Finally, conclusions were drawn by interpreting relationships among themes to explain the process of Generation Z's interest formation from initial awareness of the study program to career decision-making in the Sharia insurance sector.

4. Results

4.1. Generation Z's Interest Development in Islamic Insurance

To gain a comprehensive understanding of Generation Z's interest in pursuing education and careers in Sharia Insurance, the qualitative findings were analyzed through a grounded coding process consisting of open coding, axial coding, category development, theme identification, and interpretation. The analysis was conducted across three focus groups representing different stages of the educational and career pathway: prospective students, university students, and fresh graduates. This approach enabled the study to capture the dynamic evolution of perceptions, motivations, and career considerations from the initial stage of study program selection to actual career realization.

Table 1. Results of FGD of Prospective Students

Open Code	Axial Code	Category	Theme	Interpretation
Lack of knowledge	Low literacy	Knowledge	Low literacy	Variations in information exposure influence initial interest in a study program.
Lack of education	Limited access	Knowledge	Low literacy	Information exposure at the early education level is still diverse.
Career focus	Work orientation	Considerations	Job outlook	Gen Z tends to be pragmatic.
Uncertainty	Risk perception	Perception	Career images	Negative perceptions affect interest
Parental influence	Social pressure	Subjective norms	Environmental impact	Decisions are not independent

Based on the findings presented in Table 1, prospective students remain at the awareness stage, where interest in the Sharia Insurance Study Program has not yet been optimally developed. The coding results indicate that participants generally have limited knowledge of Sharia Insurance and receive uneven exposure to information during secondary education, resulting in low initial awareness of the study program. In addition, study program selection tends to be influenced by pragmatic considerations related to future career prospects, while misconceptions and uncertainty regarding careers in the insurance sector continue to shape participants' attitudes. These findings suggest that knowledge, perceived career opportunities, and individual attitudes play important roles in the formation of educational interest, consistent with previous studies by Aramiko et al. (2021), Tomy and Pardede (2023), and Azzahra et al. (2025) highlighting the importance of literacy and career expectations in influencing students' educational choices.

Furthermore, the analysis demonstrates that subjective norms also influence prospective students' intentions to choose the Sharia Insurance Study Program. Family support and the surrounding social environment contribute to participants' educational decisions, indicating that interest is shaped not only by personal perceptions but also by external influences. These findings imply that strengthening information dissemination and promotional activities at the secondary school level is essential to increase public awareness and provide a more accurate understanding of the study program and its career opportunities. Such efforts are expected to enhance prospective students' interest. They are consistent with previous studies by Rumasukun and Nugraha (2021) and Segarwati et al. (2023), which emphasize the role of educational promotion, branding, and communication strategies in increasing awareness of higher education programs.

Table 2. Student FGD Results: Study-to-Career Transition

Open Code	Axial Code	Category	Theme	Interpretation
Exploration of career options	Career preference adjustments	Dynamics of interest	Transition of interest	Still in the stage of exploring various career alternatives according to their competencies.
The use of practical experience is not optimal	Competency development	Experience	Readiness	Viewing the use of practical experience and competency development as factors that can support the strengthening of interest in careers in the field of Islamic insurance
Hands-on experience requirements	Strengthening career readiness	Perception	Competencies	Practical experience is seen as able to strengthen students' confidence in preparing for career choices
Experience is needed	Industry exposure	Supporting factors	Upgrade strategy	Practice of increasing interest
Friend influence	Social norms	Subjective norms	Environment	Environment influences choices

Based on the findings presented in Table 2, current students are in the interest formation and transition stage, where their initial interest in the Sharia Insurance Study Program has begun to develop but has not yet been fully translated into specific career intentions. The coding results indicate that students are actively exploring various career alternatives according to the competencies acquired during their studies. This condition reflects the dynamic nature of career interest, as students consider a wide range of employment opportunities beyond the Islamic insurance sector. These findings by Tomy and Pardede (2023) and Azzahra et al. (2025) suggest that career preferences evolve alongside students' academic experiences and perceptions of future employment opportunities.

The analysis also shows that practical experience and competency development play important roles in strengthening career readiness. However, some students have not yet optimally utilized learning experiences, internships, and competency development activities to build confidence in pursuing careers in the field of Sharia Insurance. Consequently, uncertainty regarding future career pathways remains evident, indicating that students require greater exposure to industry practices and a better understanding of available career opportunities. These findings are consistent with previous studies by Rumasukun and Nugraha (2021), emphasizing the importance of experiential learning in shaping students' career choices and professional readiness.

Furthermore, subjective norms continue to influence students' career preferences during their transition from education to employment. Peer groups and the surrounding social environment contribute to shaping perceptions of attractive career options, thereby affecting students' career decisions. The findings indicate that students' career interests are dynamic and continue to develop through the interaction of competency development, practical experience, career exploration, and social influences. Therefore, strengthening career guidance, industry exposure, and experiential learning is essential to facilitate students' transition from academic interest to career realization in the Sharia Insurance sector (Tomy & Pardede, 2023).

Table 3. FGD Results of Fresh Graduates

Open Code	Axial Code	Category	Theme	Interpretation
Diversify career options	Career preferences	Career realization	Career Dynamics	Alumni take advantage of various career opportunities according to their competencies.
Customization of career options	Career flexibility	Career orientation	Career Interest Dynamics	Interest during education is not always embodied in major career choices.
Self-confidence level	Individual readiness	Perception of behavioral control	Self-confidence	The level of self-confidence influences the career decisions of alumni.
More general career opportunities	Opportunities	Career orientation	Career flexibility	Relationships that generally influence career decisions
Career transition	adaptation	Verdict	Career adaptation	Interests develop dynamically according to preferences and career adaptation processes.

Based on the findings presented in Table 3, fresh graduates have reached the career realization stage, where educational interest has been translated into actual career decisions. The coding results indicate that alumni demonstrate dynamic career preferences by utilizing various employment opportunities aligned with the competencies acquired during their studies. Although many participants initially expressed an interest in pursuing careers in the Sharia Insurance sector, some ultimately entered other professional fields as part of their career adaptation process. This finding by Tomy and Pardede (2023) and Azzahra et al. (2025) suggests that career realization is not always linear but develops according to individual preferences, available opportunities, and labor market conditions.

The analysis further reveals that self-confidence and perceived career opportunities influence alumni's career decisions. Some graduates still experience uncertainty regarding their readiness to enter the Islamic insurance industry, while broader employment opportunities in other economic and business sectors encourage greater career flexibility. These findings by Rumasukun and Nugraha (2021) indicate that perceived behavioral control and career adaptability are important factors in determining graduates' career pathways, reflecting the ability to adjust career choices to individual competencies and external opportunities.

The findings demonstrate that career interests continue to evolve after graduation through a process of adaptation, competency utilization, and environmental influences. The flexibility provided by the Bachelor of Economics degree enables graduates to pursue careers across various sectors while maintaining the competencies developed during their education. These results imply that strengthening career preparation, industry engagement, and alumni support systems is essential to facilitate the transition from academic interest to career realization in the Sharia Insurance sector.

4.2. Factors Influencing Study and Career Decisions

The findings indicate that Generation Z's decisions to choose the Islamic Insurance Study Program and pursue careers in the Islamic insurance sector are shaped by the interaction of three key factors derived from the TPB: attitudes, subjective norms, and perceived behavioral control. These factors operate dynamically across the educational pathway, beginning with prospective students, continuing through current students, and culminating in fresh graduates. Rather than remaining static, educational and career interests evolve alongside changes in knowledge, learning experiences, social influences, and career readiness, demonstrating that career decision-making is a gradual and adaptive process (Tomy & Pardede, 2023; OECD, 2023).

From the perspective of attitude, prospective students' decisions are primarily influenced by their level of literacy and initial perceptions of the Islamic Insurance Study Program. Limited understanding of the discipline tends to reduce educational interest, whereas greater knowledge of career prospects strengthens positive attitudes. During the university stage, attitudes become more favorable as students gain academic knowledge, practical experience, and exposure to career opportunities. Among fresh graduates, attitudes continue to develop through career adaptation, resulting in more flexible career orientations that align with individual competencies and labor market opportunities (Tomy & Pardede, 2023; Azzahra et al., 2025).

Subjective norms also play an important role in shaping educational and career decisions. For prospective students, parents and family members represent the primary source of influence when selecting a study program. During university, peers and the academic environment contribute to students' perceptions of career opportunities, while after graduation, professional networks and workplace relationships become increasingly influential in determining career pathways. These findings by OECD (2023) and UNESCO (2024) demonstrate that social support and environmental influences remain important throughout the transition from education to employment.

The third factor, perceived behavioral control, reflects students' confidence in their ability to succeed academically and professionally. At the prospective student stage, this factor is closely associated with access to information and confidence in choosing an appropriate study program. During higher education, practical learning experiences, competency development, internships, and industry exposure strengthen students' confidence and career readiness. Among fresh graduates, perceived behavioral control is reflected in career adaptability, self-confidence, and the ability to utilize diverse employment opportunities according to their competencies. These findings by Lent and Brown (2020) and OECD (2023) suggest that stronger perceptions of capability increase the likelihood of translating educational interest into actual career decisions.

The results suggest that the interaction of individual perceptions, social environments, and confidence in personal abilities influences Generation Z's educational and career decisions. Therefore, strengthening Islamic insurance literacy, expanding experiential learning through industry collaboration, improving career guidance services, and enhancing institutional promotion and alumni support systems are essential strategies for encouraging sustainable interest in both the Islamic Insurance Study Program and careers within the Islamic insurance industry. Such integrated efforts are expected to facilitate the transition from initial awareness to long-term career realization (Segarwati et al., 2023; Baasitha & Mathori, 2026).

5. Discussion

The findings demonstrate that Generation Z's interest in choosing the Islamic Insurance Study Program and pursuing careers in the Islamic insurance sector develops progressively rather than emerging as a single decision. Interest begins with the awareness stage among prospective students, where educational choices are strongly influenced by literacy, information exposure, and perceptions of career prospects. Limited understanding of Islamic insurance and insufficient exposure to the study program reduce students' initial interest, while career expectations become an important consideration when selecting a university major. These findings are consistent with Aramiko et al. (2021), who reported that knowledge and awareness significantly influence interest in Islamic insurance, and with Tomy and Pardede (2023), who emphasized that career expectations are among the main determinants of higher education choices. Similarly, Azzahra et al. (2025) found that students' perceptions of future career opportunities strongly influence their decision to enroll in Islamic finance-related programs.

As students progress through higher education, the findings indicate that educational interest evolves into career exploration through academic experiences, competency development, and exposure to professional opportunities. However, practical learning experiences and internships have not yet been fully optimized to strengthen students' confidence in pursuing careers within the Islamic insurance industry. Consequently, many students continue to explore alternative career paths despite possessing competencies relevant to the sector. These findings support Rumasukun and Nugraha (2021), who argued that experiential learning plays a critical role in shaping career preferences in Islamic financial education. Likewise, Lent and Brown (2020) suggested that learning experiences contribute to self-efficacy and career decision-making, while OECD (2023) highlighted that competency development and career readiness are essential factors in facilitating successful school-to-work transitions among young adults.

The findings further reveal that career realization among fresh graduates is characterized by flexibility and adaptation rather than direct entry into the Islamic insurance sector. Although many graduates initially intended to pursue careers related to their field of study, actual career choices were influenced by self-confidence, employment opportunities, and labor market conditions. This demonstrates that educational interest remains relevant after graduation but is continuously adjusted according to professional opportunities and individual circumstances. Similar findings were reported by Tomy and Pardede (2023), who concluded that career decisions evolve throughout the transition to employment, while Rumasukun and Nugraha (2021) emphasized that graduates often broaden their career options according to their competencies. These results also align with UNESCO (2024), which emphasized that graduates increasingly require adaptability and lifelong learning competencies to respond to rapidly changing labor market demands.

The findings confirm the relevance of the TPB in explaining Generation Z's educational and career decisions. Attitudes were reflected in students' perceptions of Islamic insurance and career opportunities, subjective norms emerged through the influence of parents, peers, and professional networks, while perceived behavioral control was represented by confidence, competency development, and career readiness. Rather than operating independently, these three components interacted throughout the educational pathway, creating a dynamic process from initial awareness to career realization. This finding is consistent with Lent and Brown (2020), who argued that career development results from the interaction between personal beliefs and environmental factors, and with OECD (2023), which emphasized that successful career transitions require the integration of knowledge, social support, and adaptive competencies. Therefore, strengthening literacy, expanding industry-based learning experiences, enhancing institutional branding, and improving career support systems are essential strategies for increasing Generation Z's interest in both the Islamic Insurance Study Program and careers within the Islamic insurance industry.

6. Conclusion

This study concludes that Generation Z's interest in choosing the Islamic Insurance Study Program and pursuing careers in the Islamic insurance sector develops through a gradual process consisting of awareness, study-to-career transition, and career realization. The findings demonstrate that the dynamic interaction of attitudes, subjective norms, and perceived behavioral control shapes educational and career decisions. At the awareness stage, literacy, information exposure, and career perceptions influence initial educational interest. During higher education, competency development, practical learning experiences, and career exploration strengthen students' career orientation. After graduation, career realization is characterized by flexibility and adaptation to employment opportunities while remaining aligned with graduates' competencies. These findings extend the application of the Theory of Planned Behavior by illustrating that educational and career intentions evolve continuously across different educational stages rather than emerging as a single decision.

The findings provide practical implications for universities, particularly Islamic Insurance Study Programs, to strengthen promotional strategies, improve industry-based experiential learning, expand partnerships with the Islamic insurance industry, and enhance career guidance and alumni support systems. Such integrated efforts are expected to facilitate the transition from educational interest to career realization. Nevertheless, this study is limited by its qualitative design, relatively small sample size, and focus on participants from a single university, which may limit the transferability of the findings to other institutional contexts. Future research is recommended to employ mixed-methods or longitudinal approaches involving multiple universities and industry stakeholders to validate the proposed interest formation process and examine its applicability across different educational and professional settings.

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