

Research Article

The Relationship between the Suitability of Sharia Economics Graduates and the Sustainability of Human Resources Development in the Sharia Financial Industry

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Abstract. The development of the Islamic finance industry in Indonesia requires the availability of competent human resources (HR) in accordance with the needs of the industry. However, there are still graduates of the Sharia Economics Study Program who work in fields that are not in accordance with their educational background so that their competencies have not been utilized optimally. This study aims to analyze the relationship between the suitability of the field of work of Sharia Economics graduates and the sustainability of human resource development in the Islamic finance industry. The research uses a qualitative approach with a literature study method through the analysis of various relevant scientific journals, articles, and academic publications. The results of the study show that the suitability of the field of work contributes to optimizing the competence of graduates, improving the quality and productivity of human resources, and supporting the sustainability of the development of the Islamic finance industry. On the other hand, the mismatch in the field of work has the potential to hinder the utilization of graduate competencies and reduce the effectiveness of human resource development. Therefore, synergy is needed between universities and the Islamic finance industry in increasing the relevance of graduate competencies to the needs of the world of work so that they can produce human resources who are professional, competitive, and able to contribute optimally to the development of the Islamic finance industry.

Keywords: Graduate Competencies; Human Resource Development; Islamic Economics Graduates; Islamic Financial Industry; Job Suitability.

1. Introduction

The Islamic finance industry in Indonesia continues to show positive developments in line with increasing public awareness of the financial system based on sharia principles. The growth of Islamic financial institutions, both banking and non-banking, requires the availability of human resources (HR) who have competence in accordance with the needs of the industry. Therefore, universities through the Sharia Economics Study Program have a responsibility to produce graduates who are able to meet the needs of the professional workforce in the Islamic finance sector (Azwar A, 2023).

The quality of graduates is determined not only by the success of the learning process, but also by the degree of compatibility between the competencies acquired during education and the work undertaken after graduation. The suitability of the field of work is an important indicator in measuring the relevance of the curriculum to the needs of the world of work. Research shows that the suitability of the curriculum with the work competencies of alumni plays a role in improving the quality of graduates and supporting the work readiness of alumni of the Sharia Economics Study Program (Suminto et al., 2023).

However, it is still found that not all graduates of Sharia Economics work in sectors that are in accordance with their scientific fields. Some graduates choose or get jobs outside the Islamic financial sector so that the competencies obtained during the study period have not been utilized optimally. This condition can affect the effectiveness of graduates' contributions to the development of the Islamic finance industry and reduce career development opportunities in accordance with their competencies.

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On the other hand, the Islamic finance industry needs human resources who not only have technical skills, but also understand the Islamic values that are the basis of the operations of Islamic financial institutions. Explained that the development of human resources based on sharia values is an important need in facing the challenges of modern industrial development. Human resources who work in accordance with their educational background tend to be more likely to implement academic competencies and sharia values in work practices so that they can make a more optimal contribution to the organization (Wahyuni et al., 2024).

The sustainability of human resource development is an important factor in maintaining the competitiveness of the Islamic finance industry. Organizations need a workforce that is able to develop through the process of training, competency improvement, technology adaptation, and career development in a sustainable manner. Therefore, the suitability of the field of work of Sharia Economics graduates is suspected to have a close relationship with the success of human resource development in the Islamic finance industry. Graduates who work in accordance with their scientific field have the potential to have a better level of productivity, commitment, and competency development than graduates who work outside their field.

Although various studies have discussed the suitability of the curriculum with the work competencies of alumni in the world of work, the opportunities and challenges of Sharia Economics graduates in the world of work, as well as the development strategy of human resources (HR) in the Islamic economy, studies that directly link the suitability of the field of work of Sharia Economics graduates with the sustainability of human resource development in the Islamic finance industry are still relatively limited. In addition, the research emphasizes the importance of strengthening sharia values in human resource development, but has not specifically explained the relationship between the suitability of graduate fields of work and the sustainability of human resource development in the Islamic finance industry. In fact, the compatibility between educational background and the field of work has the potential Suminto et al. (2023); Haffidzzah, (2021); Azwar A, (2023); Nadhifah et al. (2024) to affect competency optimization, performance improvement, and human resource capacity development in the long term.

This study aims to analyze the influence of the suitability of the field of work of Sharia Economics graduates on the sustainability of human resource development in the Islamic finance industry. The results of the research are expected to contribute to universities in increasing the relevance of the curriculum to the needs of the industry, as well as being a consideration for Islamic financial institutions in developing a more effective, adaptive, and sustainable human resource development strategy in accordance with the demands of the development of the Islamic finance industry.

Various previous studies have discussed the tracer study of Sharia Economics alumni, graduate competencies, employability, and the needs of human resources in the Islamic finance industry. However, most of these studies still partially examine these aspects. Research on the suitability of the field of work generally focuses on the level of job absorption of alumni, while the research on human resource development mainly discusses strategies to improve competencies in organizations. Until now, there are still limited studies that specifically integrate the suitability of the field of work of Sharia Economics graduates with the sustainability of human resource development in the Islamic finance industry in one complete conceptual framework. Therefore, this study seeks to fill this gap through a literature study approach that connects aspects of education, job market, and human resource development in the Islamic finance industry.

2. Literature Review

This study uses Human Capital Theory, Job Competition Theory, and Job Market Signaling Theory as a basis to explain the relationship between the suitability of the field of work of Sharia Economics graduates and the sustainability of human resource development in the Islamic finance industry. Becker's Human Capital Theory views education as an investment that increases individual productivity in the job market industry. This theory assumes that the skills acquired during education will be optimally useful in jobs relevant to the study of the field. The incompatibility between the field of education and the field of work is a human failure. This failure harms three parties at once, namely individuals whose specific skills are not channeled according to their intended fields, educational institutions whose teaching investments are not utilized, and economies that lose the efficiency of labor allocation (Widarni & Bawono, 2022).

The job competition theory formulated by Thurrow became a comparative framework. This theory places job characteristics, not individual skills, as determinants of productivity. Workers queue up to get specific jobs according to their education and field of study. When demand in one sector exceeds the supply of labor in the appropriate field, employers attract

workers from other fields that are considered to have adequate adaptive capacity. This Thurrow framework describes recruitment patterns in the Islamic finance industry. In the midst of rapid asset growth, this industry recruits more graduates of conventional economics and business than graduates of Islamic economics. The expansion of the industry is faster than the capacity of qualified sharia economics graduates. As a result, the industry is queuing up workers from fields where the population of graduates is larger and already has adequate skills (Piore, 1979)

Job market signaling theory spence complements the two frameworks above by highlighting problems in terms of information. In an industry where information is widespread, an academic degree serves as a signal of competence for employers. A sharia economics degree may not yet have the same signal strength as a conventional economics, accounting, and management degree in the eyes of financial industry recruiters. Relatively new study programs, differences in program quality between universities, and graduate competencies that have not been standardized nationally are factors that sharia economics graduates are in a less competitive position despite mastering the principles of muamalah that are appropriate for the industry. These three frameworks, when combined, produce a more complete understanding than the descriptive-evaluative approach commonly used in domestic tracer studies. These issues include the structure of industrial demand that grows faster than the supply of human resources in accordance with the field, and the strength of the competency signal of Islamic economic education in the job market (SPENCE, 1978).

Human Capital Theory explains that education is an investment that produces individual competence and productivity. In the context of this study, graduates of Sharia Economics who work according to their scientific field have the potential to utilize the competencies obtained more optimally. Job Competition Theory explains that job opportunities are not only determined by individual competencies, but also by the dynamics of labor demand in the industry. The growth of the Islamic finance industry is faster than the availability of suitable graduates, causing the industry to often recruit workers from other fields. Meanwhile, Job Market Signaling Theory explains that academic degrees function as a signal of competence for employers. The signal strength of Sharia Economics graduates will affect their chances of obtaining a job that is in accordance with the scientific field. This is what makes the three theories complementary in explaining the relationship between education, job placement, and human resource development in the Islamic finance industry.

Research conducted by tracer study alumni of the Sharia Finance and Banking Study Program shows that graduate evaluation can be used as a basis for curriculum development that is more relevant to the needs of the world of work. The study also found that graduate competencies, both hard skills and soft skills, are aspects that are highly considered by graduate users in the labor recruitment process. Furthermore, he explained that tracer studies have an important role in measuring the success of universities in preparing graduates to be able to be absorbed in the world of work. The information obtained through tracer studies can be an evaluation material for educational institutions in improving the quality of learning and graduate competence. (Damayanti, 2023; Affandi & Prince, 2025)

Research on the opportunities and challenges of the Islamic finance industry in Indonesia shows that the development of the Islamic finance industry opens up great opportunities for Islamic economics graduates. However, these developments are also accompanied by the need for human resources who have professional competence and a strong understanding of Islamic economic principles. According to him, one of the main challenges in the development of the sharia economy in Indonesia is the limitation of competent human resources in accordance with the needs of the industry. Therefore, improving the quality of graduates and the relevance of education to the needs of the world of work are important factors in supporting the development of the Islamic economic and financial sectors (Kahfi & Majid, 2025) (Dawn, 2024)

The research was conducted by discussing human resource development strategies in Islamic banks to support industrial sustainability. The results of the study show that human resource development can be carried out through continuous education, competency training, career development, and increased cooperation between educational institutions and the Islamic finance industry. Meanwhile, it was found that the Islamic finance industry requires graduates of Islamic higher education who have academic and professional competence, critical thinking skills, good communication, mastery of information technology, and an adequate understanding of Islamic economics and finance. This competence is one of the important factors in supporting the competitiveness of graduates in the world of work (Shawn, 2025; Yafiz, n.d.).

Based on these previous researches, it can be understood that the competence of graduates, suitability of the field of work, and human resource development have a close relationship with the needs of the Islamic finance industry. However, research that specifically examines the influence of the suitability of the field of work of Sharia Economics graduates on the sustainability of human resource development in the Islamic finance industry is still relatively limited.

Research Gap and Conceptual Framework

Based on several previous studies, examining the relevance of graduate competencies to the needs of the world of work through alumni tracer studies. The results of the study show that the competence of graduates and the suitability of the curriculum with the needs of the job market are important factors in improving the quality of graduates. It also explained that the tracer study acts as an evaluation instrument to determine the success rate of universities in preparing graduates who are able to be absorbed in the world of work. On the other hand, it emphasizes the importance of academic and professional competence, communication skills, mastery of information technology, and understanding of Islamic economics and finance as the main needs of the Islamic finance industry. Research shows that the development of the Islamic finance industry in Indonesia opens up great opportunities for Islamic economics graduates, but is still faced with the challenge of the availability of competent human resources in accordance with industry needs (Damayanti, 2023; Affandi & Andriana, 2025; Yafiz, n.d.; Kahfi & Majid, 2025).

Furthermore, he explained that one of the main challenges in the development of the sharia economy is the limitation of human resources who have competence in accordance with the needs of the industrial sector. Meanwhile, it discusses human resource development strategies in Islamic financial institutions through continuous education, competency training, and systematic career development to support industrial sustainability. Research conducted by shows that the suitability of the field of work has a close relationship with graduate employability and career success after completing education. The study emphasizes that graduates who work in accordance with their scientific fields tend to be able to utilize the competencies obtained during education more optimally. (Dawn, 2024; Shawn, 2025; Noval Fuadi1, 2025)

Although these various studies have discussed graduate competencies, alumni tracer studies, employability, industry needs, and human resource development strategies, there are still limitations of research that specifically examines the influence of the suitability of the field of work of Sharia Economics graduates on the sustainability of human resource development in the Islamic finance industry. Most studies only address graduate competencies, industry needs, or human resource development separately without linking the three aspects in a single complete research framework. Therefore, this study is here to fill the research gap by analyzing the influence of the suitability of the field of work of Sharia Economics graduates on the sustainability of human resource development in the Islamic finance industry. This research is expected to contribute to understanding the importance of alignment between educational background and field of work in supporting the optimization of graduate competencies and improving the quality of human resources in the Islamic finance sector.

Conceptually, this study assumes that the suitability of the field of work of Sharia Economics graduates with their educational background will encourage more optimal use of competencies. The optimization of these competencies will improve the quality of human resources, work productivity, and workforce professionalism. In the end, improving the quality of human resources will support the sustainability of the development of the Islamic finance industry through the availability of a competent, professional, and suitable workforce in accordance with industry needs.

3. Research Methods

This study uses a qualitative approach with a narrative literature review design. The purpose of the research is synthetic-interpretive: compiling the findings of tracer studies spread across various sharia economics study programs in Indonesia with national-level policy data, then analyzing them through labor theory. This approach is different from the PRISMA standard meta-analysis or systematic review which quantitatively calculates the statistical effect size. Narrative design provides the flexibility to integrate sources that are heterogeneous in type and format, including indexed journal articles, official policy reports (KNEKS, OJK Institute), and the framework of classical theory of labor economics, into one coherent flow of argumentation. Strict systematic review protocols limit the types of sources that can be included, making it more difficult to achieve this kind of integration.

The research data sources consist of three categories. First, articles from indexed national scientific journals that report the results of tracer studies or work suitability evaluations in sharia economics study programs and related clusters (sharia banking, sharia business management) in Indonesia. The author searched this article through an academic search engine with the keywords "tracer study of sharia economics", "link and match of sharia economics", and "suitability of work for sharia banking graduates". Second, official policy documents and reports from authoritative institutions, namely the OJK Institute and KNEKS, which contain aggregate data on the composition of human resources in the Islamic finance industry and the direction of the HR development policy of this sector. Third, the international theoretical and empirical literature on field-of-study mismatch, human capital theory, job competition theory, and job market signaling theory, which is used as an analytical framework to interpret domestic findings.

The data analysis technique uses thematic analysis of the identified findings, with five stages. The first stage extracts key findings from each source, including the level of suitability of the reported work areas, data collection methods, sample sizes, and limitations that the researcher acknowledges. The second stage grouped the findings based on patterns of similarities and differences between universities. The third stage is the detriangulation of study program level findings with national-level aggregate data from the OJK Institute and KNEKS to identify consistency and paradoxes between the two. The fourth stage interprets the findings that have been triangulated through the framework of human capital theory, job competition theory, and job market signaling theory to explain the structural mechanisms behind the observed patterns. The fifth stage draws implications for the sustainability of human resource development in the national Islamic finance industry.

Methodological limitations need to be openly acknowledged. The study of the narrative literature cannot produce a precise quantitative estimate of the level of work suitability of sharia economics graduates nationally. The number and representativeness of published tracer studies is still limited, and the methodology between studies varies: definitions of "field of suitability" vary, sample sizes are generally small, and survey response rates are low in some studies. This research is not intended to replace the need for a representative and standardized national tracer study. This research offers an initial interpretive framework that can be the basis for the formulation of future research and policy agendas.

4. Results and Discussion

Considering that this study uses a qualitative approach with the literature study method (library research), the data analyzed is not primary data from survey results or field interviews, but findings from various journal articles, tracer study results, and indexed scientific publications that discuss the suitability of the field of work of Islamic economics graduates, human resource competence, and the development of the Islamic finance industry. The results of the synthesis were then analyzed thematically to answer the formulation of the research problem, namely the extent to which the suitability of the field of work of Islamic economics graduates contributes to the sustainability of the human resource development of the Islamic finance industry. The discussion was arranged according to a conceptual framework, starting from the suitability of the field of work, optimization of competencies, improving the quality of human resources, to the sustainability of industrial development.

Suitability of Work Fields and Optimization of Competencies of Sharia Economics Graduates

The results of the synthesis of previous studies show that the suitability of the field of work is a fundamental prerequisite for the use of competencies obtained by sharia economics graduates during higher education. Emphasizing that academic and professional competencies formed during college will only make a real contribution to the industry if graduates are placed in fields of work that are relevant to their scientific background. This finding is strengthened by the results of a tracer study on Islamic Banking alumni, which shows that the level of suitability in the field of work is one of the main indicators of the success of universities in producing quality graduates, as well as being the basis for curriculum evaluation to be more responsive to industry needs. A similar pattern was also found in studies that used path analysis and content analysis to measure the suitability between Islamic economics learning in higher education and the human resources needs of the Islamic finance industry. The research revealed that the gap between learning outcomes and competencies demanded by the industry still occurs in a number of universities, so that graduates who actually have adequate sharia economics scientific provisions are not always able to optimize their competencies when working in fields that are not in line with their educational background. This condition is relevant to the argument that the Islamic finance industry requires specific competencies in the form of critical thinking skills, innovation,

communication, mastery of information technology, and a deep understanding of Islamic economic and financial principles; These competencies can only be honed optimally if graduates work in a work environment that is indeed necessary and provides space for their application (Dianita Pramesti et al., 2025; Anggraini et al., 2023; Arif M Nur Rianto Al, 2013; Raihan et al., 2025)

The optimization of the competencies of Islamic economics graduates depends on two things that complement each other: the quality of the learning process in higher education and the placement of graduates in the field of work that is in line with these competencies. Without the suitability of the field of work, educational investment that has been instilled during the study period risks not making an optimal contribution to the industry, because the competencies possessed by graduates do not get adequate application space. This argument underlies the framework of this study: the suitability of the field of work is positioned as a variable that determines the extent to which the competence of graduates is actually utilized in practice.

Table 1. Synthesis of Findings of Previous Research on Suitability of Work Fields, Graduate Competencies, and Human Resources Development in the Islamic Finance Industry.

Key findings	Focus of the study	Researcher (year)
Sharia human resource management not only requires technical competence, but also trust, work ethic, and ethical leadership in dealing with changes in the characteristics of the younger generation's Workforce.	Sharia management and character formation of human resources across generations	(Nadhifah Tuti et al., 2024)
Focus on mapping lead times, suitability of work fields, and graduate user satisfaction levels	Alumni & Graduate User Surveys	(Tracer Study Unisnu Aceh, 2026)
86% of graduates are absorbed in approximately 6 months, but there are graduates who have not worked in their fields.	Tracer study of Islamic banking study program	(IAI An Nwawi, 2025)
Many graduates, especially from Islamic business schools, have difficulty getting jobs according to their competencies	Survei alumni	(Fatmawati et al., 2026)
Graduates who are not designed according to the needs of the industry have the potential to have difficulty obtaining relevant jobs and contributing to the sharia industry	Suitability of the field of work	(Usman et al., 2022)
Tracer study shows the relevance of competency affects job readiness	Suitability of the field of work	(Damayanti, 2023)
Tracer study helps with curriculum evaluation	Suitability of the field of work	(Affandi & Andriana, 2025)
The industry needs competent and appropriate human resources	Islamic finance industry	(Kahfi & Majid, 2025)

Contribution of Work Field Suitability to Improving the Quality and Productivity of Human Resources

Table 1 summarizes the synthesis of the findings of nine previous studies that are the main reference for this discussion. When examined thematically, the eight findings show a consistent pattern, namely the suitability of the field of work functions as a prerequisite for improving the quality and productivity of human resources in the Islamic finance industry, not just an administrative variable in job placement. Adding an important dimension to this issue, namely

that human resource management in the perspective of sharia management is not only oriented to technical competence, but also to the formation of character, work ethic, and Islamic values such as trust and professionalism. When graduates of sharia economics are placed in the appropriate field, these values can be internalized naturally through daily work practices, so that the productivity produced is not only technical, but also in harmony with the maqashid of sharia in organizational management. (Nadhifah Tuti et al., 2024)

Abdul Rosyid et al. (2024) strengthens this argument through its spotlight on the characteristics of millennials and generation Z who enter the job market of the Islamic finance industry. This generation tends to be more adaptive to technology and innovation, but the success of organizations in utilizing these characteristics is largely determined by the suitability between their educational background and the job position given. Graduates who work in fields that are in accordance with their sharia economic competencies find it easier to integrate academic knowledge with the demands of innovation in the workplace, so that organizational productivity increases without sacrificing compliance with sharia principles. On the other hand, when there is a mismatch between the fields of education and work, the adaptation process becomes slower because employees have to build a basic understanding of sharia economics from scratch while carrying out their operational tasks.

This finding is also consistent with the study of the quality of human resources of Islamic financial institutions which shows that improving the quality of human resources can be achieved through two main paths, namely the development of professional human resource management and the implementation of education, training, and professional certification centers for prospective employees and employees of Islamic financial institutions. Both paths will run optimally if the initial competency base possessed by the employee, in this case a graduate of sharia economics, is relevant to the field of work he or she is taking, because advanced training basically functions to deepen existing competencies, not build completely new competencies.

Consequences of Non-Conformity of Work Fields on the Sustainability of the Development of the Islamic Finance Industry

The results of tracer studies in several sharia economics study programs illustrate that the phenomenon of incompatibility in the field of work is not just a potential, but a condition that actually occurs in a large proportion of alumni. As an illustration, the tracer study at the Department of Sharia Banking IAIN Walisongo Semarang noted that although the majority of respondents work in fields that are in accordance with their expertise, there are still alumni groups who feel a discrepancy between their jobs and educational backgrounds, while the tracer study report of FEBI UINSU found that there are Islamic Banking alumni who work outside the Islamic and conventional financial sectors. Including positions that do not require special expertise in the field of Islamic economics. This condition reinforces the indication that the suitability of the field of work is still a structural challenge, not just a matter of individual career choice. The impact of this inconsistency is multi-layered. At the individual level, the sharia economic competencies built during the lecture period are not utilized, so there is a waste of educational investment both for graduates and for the universities that organize it. At the organizational level, the Islamic finance industry loses the opportunity to acquire a workforce that from the beginning has a basic understanding of contracts, sharia principles, and Islamic business ethics, so it has to bear the additional costs of training to form these competencies from scratch. At the industry level as a whole, the accumulation of the above two conditions has the potential to hinder the sustainability of human resource development, because the cycle between universities as labor suppliers and industry as labor absorbers does not run efficiently.

Rahmawati Anwar et al. (2024) shows that the sustainability of Islamic bank human resource development is determined by four main strategies, namely continuous education, recruitment of workers with a background in Islamic economics, systematic career development, and collaboration between industry and educational institutions. The four strategies basically rely on one common prerequisite, namely the availability of a human resource base that from the beginning has a compatibility between their educational background and their field of work. Without this suitability, the recruitment strategy of workers based on sharia economics becomes meaningless, because the recruited graduates are instead placed in positions that do not require their scientific competence. Similarly, systematic continuing education and career paths will be more effective if they are built on relevant basic competencies, not on competencies that must be reshaped due to job placement mismatches.

This finding is in line with the initial hypothesis of the study, namely that the higher the level of suitability of the field of work of Islamic economics graduates, the more optimal the use of competencies, and ultimately the stronger the support for the sustainability of the development of the Islamic finance industry. Conversely, mismatches in the field of work have the potential to hinder competency optimization, reduce the effectiveness of human resource

development, and slow down the achievement of overall industry sustainability. Thus, the suitability of the field of work cannot be treated as a marginal issue in the discourse on human resource development in the Islamic finance industry, but must be placed as one of the strategic variables that requires serious attention from universities and industry players.

Comparison

When compared to previous studies that are the main references, this study occupies a fundamentally different position. The study focuses on the suitability between Islamic economics learning in higher education and the human resource needs of the Islamic finance industry through channel analysis and content analysis, but has not yet reached how this suitability continues in the sustainability of human resource development in the long term. Most of the literature searched, including also tends to position the suitability of the field of work as a terminal variable, namely as the end result of a good education process, not as a prerequisite for the next human resource development process. This research is different because it treats the suitability of the field of work as a starting point, not an end point, of the series of sustainability of human resource development. This means that the suitability of the field of work is not only interpreted as the success of the absorption of graduates in the relevant sector, but also as a foundation that determines the effectiveness of advanced training, career development, and the retention of competent workers in the Islamic finance industry in the following periods (Arif M Nur Rianto Al, 2013; Muhammad Kahfi et al., 2025) The novelty of this research also lies in the use of three integrated labor theory frameworks, namely Human Capital Theory, Job Competition Theory, and Job Market Signaling Theory, to explain the structural mechanism behind the phenomenon of suitability of the field of work in the context of sharia economics. The research that formulates four strategies for developing the human resources of Islamic banks, for example, is descriptive-strategic and has not placed these strategies above a theoretical framework that explains why the suitability of the field of work is a prerequisite for its success. By linking these three theories, this study is able to explain not only that the suitability of the field of work contributes to the sustainability of human resource development, but also through the mechanism by which the contribution takes place, namely through the optimization of human capital investment, the dynamics of industrial demand that exceeds the supply of graduates according to the field, and the weak strength of the signal signal of the sharia economics degree in the job market (Rahmawati Anwar et al., 2024).

Thus, the contribution of this research to the existing literature does not lie in the discovery of completely new variables, but in the shift in perspective: from the suitability of the field of work as an indicator of short-term success (employability) to the suitability of the field of work as a prerequisite for the sustainability of long-term human resource development in the Islamic finance industry. This shift in perspective has broader implications, both for universities in designing link and match strategies, and for the industry in developing career paths and training investments that are more efficient because they are built on a competency base that is relevant to their field of work from the beginning.

5. Conclusion

This study aims to analyze the influence of the suitability of the field of work of Sharia Economics graduates on the sustainability of Human Resources (HR) development in the Islamic finance industry through a narrative literature study approach. The results of the synthesis of various *tracer studies*, scientific journal articles, and policy reports show that the suitability of the field of work is not just an administrative indicator of labor absorption, but a fundamental prerequisite for optimizing graduate competencies. The findings of this study show that there is a strong conceptual relationship between the suitability of the field of work of Sharia Economics graduates and the optimization of competencies and the sustainability of human resource development in the Islamic finance industry.. Conversely, *mismatches* have the potential to hinder the effectiveness of education investments, slow down employee adaptation, and increase the cost of retraining for industry.

Theoretically, this study fills the gap in the literature by connecting three theoretical frameworks *Human Capital Theory*, *Job Competition Theory*, and *Job Market Signaling Theory* to explain the phenomenon of employment in the sharia sector. The study confirms that although the Islamic finance industry is growing rapidly, the signal strength of Islamic economics degrees in the job market still needs to be strengthened through competency standardization and closer curriculum collaboration between universities and industry. The practical implications of these findings suggest the need for strategic synergy between academics, regulators (OJK/KNEKS), and industry players. Universities are expected to use *tracer study* data as feedback for curriculum alignment (*link and match*), while the industry is encouraged to design specific career paths for Islamic economics graduates to support the sustainability of the national Islamic financial

ecosystem.

The limitation of this study lies in its qualitative-narrative nature, so it does not produce precise statistical estimates of the level of work suitability nationally. The variation in methodology in the *analyzed tracer study* sources is also an important note. Therefore, further research is recommended to conduct quantitative empirical studies with a more representative and standardized sample, as well as explore the long-term impact of internship and professional certification programs on the retention and performance of Islamic economics graduates in the financial industry.

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Data Availability Statement: We encourage all authors of articles published in FAITH journals to share their research data. This section provides details regarding where data supporting reported results can be found, including links to publicly archived datasets analyzed or generated during the study. Where no new data were created or data unavailable due to privacy or ethical restrictions, a statement is still required.

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