SCIENTIFIC CULTURE

www.sci-cult.com

SCIENTIFIC CULTURE, Vol. 11, No. 3.2, (2025), pp. 1445-1459
Open Access. Online & Print

DOI: 10.5281/zenodo.113225109

FACTORS INFLUENCING CAREER MATURITY OF STUDENTS IN INDONESIA IN SYARIAH FINANCE HUMAN CAPITAL DEVELOPMENT

Achmad Fauzi[1*], Nurjamilah[2] and Shovia Lintina[3]

[1]Jakarta State University, Jakarta, Indonesia. E-mail: fau_smart@unj.ac.id, https://orcid.org/0000-0001-9061-7597
[2]As-Syafi'iyah Islamic University, Jakarta, Indonesia. E-mail: nurjamilah.mila@gmail.com, https://orcid.org/0009-0008-5657-0666
[3]Syarif Hidayatullah State Islamic University Jakarta, Jakarta, Indonesia. E-mail: shovia.lintina@gmail.com, https://orcid.org/0009-0004-5761-5310

Received: 27/05/2025
Accepted: 27/08/2025

Corresponding Author: Achmad Fauzi (fau_smart@unj.ac.id)

ABSTRACT

This study explores the impact of self-regulation, parental attachment, gender, and parental education level on the career maturity of vocational high school (SMK) students in Indonesia, with career self-efficacy as a mediator. Using purposive sampling, 467 students were selected as participants. Confirmatory factor analysis (CFA) was used to test the validity of the instruments for each research variable, while path analysis with Mplus version 8.4 software was employed to test the research hypotheses. The results showed a significant simultaneous influence of self-regulation, parental attachment, gender, and parental education level on career maturity, mediated by career self-efficacy. These findings underscore the importance of psychological and family factors in fostering career maturity, which can contribute to improving work readiness and human resource development in Indonesia. This study offers valuable insights for policymakers and educators to enhance career guidance in Indonesia, particularly in vocational schools.

KEYWORDS: Career Maturity, Career Self-Efficacy, Human Capital, Parental Attachment, Self-regulation.

1. INTRODUCTION

Every individual aspires to pursue a career that brings joy and satisfaction. To achieve this, individuals must identify the career path that best suits them. A well-suited career choice not only fosters happiness but also significantly contributes to overall life satisfaction. However, the process of discovering and selecting a career is a challenging and complex developmental task (González, 2008). Historically, career choices were often regarded as a one-time decision made at a specific point in time. However, since the 1950s, career theories and research have increasingly recognized career development as a lifelong process (González, 2008). One pivotal concept in career development literature is career maturity (Prideaux & Creed, 2001). Donald Super's theory of career maturity positions career development as a process intertwined with an individual's cognitive and psychosocial developmental stages. According to Super (in González, 2008), career maturity refers to an individual's ability to complete career-related tasks in alignment with their developmental stage. According to Super, career maturity encompasses an individual's capacity to navigate career-related issues throughout their life. Since the introduction of this concept, numerous studies have explored its implications. Gribbons and Lohnes (1965, in Lee et al., 2015) defined career maturity as the extent of an individual's preparedness for career planning and decision-making. Crites (1971, in Lee et al., 2015) further expanded this concept by emphasizing an individual's ability to select a realistic and consistent career path. Subsequent research has shown that career maturity is influenced by both internal and external factors, including self-confidence, social support, and access to career-related information (Duffy et al., 2015; Eun et al., 2013). Adolescence represents a critical period for making decisions about the future. During this stage, adolescents are confronted with various developmental tasks, including career exploration and selection. This process can be particularly challenging due to the multitude of career options available and the ever-evolving nature of the job market. Therefore, adolescents' ability to effectively explore and make informed career decisions becomes essential. Educational institutions, particularly Vocational High Schools (SMK), play a pivotal role in preparing students for the workforce. SMK programs are designed to provide knowledge and skills that are aligned with labor market demands (Rosulin & Paramita, 2016). However, data indicate that the open unemployment rate (TPT) for SMK graduates remains high. In February 2020, the TPT for SMK graduates stood at 8.49%, the highest among all educational levels (Badan Pusat Statistik Indonesia, 2020). Research also reveals that the average career maturity of SMK students is lower than that of their counterparts in Senior High Schools (SMA) and Madrasah Aliyah (MA) (Prahesty & Mulyana, 2013). This phenomenon highlights significant gaps in career planning among SMK graduates. Career maturity challenges are not confined to Indonesia; they are also prevalent in other countries. Marr (as cited in Qudsiyah et al., 2018) reported that 50% of individuals have not made definitive career decisions by the age of 21. Herr et al. (2004) found that most students encounter difficulties in career planning, both during high school and in higher education. Moreover, the transition from school to the workforce presents a range of challenges, including cultural differences, social environments, and job demands that graduates must navigate (Wendlandt & Rochlen, 2008). Career maturity has been associated with several factors, including self-efficacy, career optimism, proactive personality, self-regulation, and social support (Duffy et al., 2015; Eun et al., 2013; Olle & Fouad, 2015). A critical component of career maturity is self-regulation, which refers to the process through which individuals manage their behavior, thoughts, and emotions in pursuit of specific goals (Legault & Inzlicht, 2013). Research indicates that individuals with strong self-regulation skills are more likely to make informed career decisions and experience greater satisfaction with their choices (Eun et al., 2013). In addition to self-regulation, career self-efficacy plays a crucial role in career maturity. Career self-efficacy refers to an individual's belief in their ability to successfully manage and complete career-related tasks (S. A. Lee et al., 2015). Individuals with high career self-efficacy are more likely to formulate clear career plans and actively engage in the career planning process (Appelbaum & Hare, 1996). Schunk (2017), in his research on "Career Self-Efficacy as a Bridge," emphasized that self-regulation plays a vital role in the development of students' career self-efficacy. Career self-efficacy reflects an individual's belief in their capacity to achieve career goals. Students with strong self-regulation skills are more likely to set realistic career goals, develop actionable plans, and effectively overcome obstacles they encounter. Research indicates that students with high levels of self-regulation tend to exhibit higher career self-efficacy, as they can manage their learning process more effectively, thereby boosting their confidence in facing career challenges. Furthermore, self-

regulation aids students in coping with stress and anxiety that often arise when contemplating their future careers. Parental support plays a critical role in career maturity. Parents serve as primary guides in assisting their children with career decisions. Research indicates that adolescents with strong family support tend to exhibit higher career maturity (Guan et al., 2016; Olle & Fouad, 2015; Qudsiyah et al., 2018). However, many adolescents face limitations in receiving adequate family support for career planning, often due to a lack of information or differing perspectives between parents and children. Global pressures, such as international competition, corporate restructuring, and the COVID-19 pandemic, have further underscored the importance of effective career management. According to data from BPS, the pandemic has impacted 19.1 million working-age individuals, with 1.62 million becoming newly unemployed (Badan Pusat Statistik Indonesia, 2020). Additionally, the low quality of human resources in Indonesia remains a significant challenge. Data from BAPPENAS in 2021 reveals that Indonesia's Human Development Index ranks 85th out of 131 countries (Kristianus, 2021). Given these various challenges, research on career maturity, including factors such as self-regulation and career self-efficacy, is of paramount importance. This study aims to explore the relationships between these variables within the context of career maturity, particularly among SMK students who are in the stages of career exploration and crystallization. Ultimately, the career maturity of SMK students plays a crucial role in determining their workforce readiness. Over time, this readiness contributes to increased labor productivity, which is a key driver of economic growth, particularly in Indonesia's labor-intensive industrial and manufacturing sectors. In line with this, career maturity and self-regulation abilities have been shown to significantly contribute to work readiness and workforce productivity (Blustein, 2006; Zimmerman & Schunk, 2012). Individuals with high levels of career maturity and work adjustment tend to be more motivated, engaged, and productive at work, and are more likely to remain with their organizations and make long-term contributions (Liu et al., 2014). Furthermore, the quality of human capital, especially in areas such as career planning and self-efficacy, directly impacts labor productivity and national economic performance (Setiawan & Adji, 2022). Therefore, fostering early career maturity serves as a critical foundation for building work readiness, ultimately supporting increased productivity and economic growth and development of syariah Finance in Indonesia. Career opportunities in Indonesia's Syariah finance sector are expanding rapidly, driven by the growth of Islamic banking, takaful, capital markets, fintech, and philanthropic institutions. Supported by the OJK (Indonesian Financial Services Authority) and KNEKS (National Committee for Syariah Economy and Finance), the industry requires professionals with expertise in sharia principles, finance, risk management, and digital innovation. This dynamic development opens wide-ranging career prospects, not only within Indonesia but also on a global scale.

2. LITERATURE REVIEW

In this study, the researcher adopts the concept of career maturity based on Super's theory (Sharf, 2006), which defines career maturity as an individual's readiness to address career developmental tasks, actively prepare for and explore future job opportunities, and demonstrate the ability to make informed career decisions. Self-regulation is defined as a process aimed at achieving well-being, serving as a motivational source for individual behavior. Motivation is shaped by underlying reasons tied to one's values or goals (Ryan & Connell, 1989). Furthermore, attachment is defined in line with Armsden and Greenberg (as cited in Lee et al., 2015) as an emotional bond formed through relationships characterized by high intensity and closeness. Finally, career self-efficacy, as defined by Bandura's theory, refers to an individual's confidence or belief in their ability to successfully organize and execute tasks. It reflects their capacity to regulate motivations, actions, and recognition, while integrating the physical, intellectual, and emotional resources necessary to achieve their goals effectively (S. A. Lee et al., 2015; Taylor & Betz, 1983). Career maturity is a crucial developmental stage in which individuals prepare to explore career options, make informed decisions, and establish future goals. This research emphasizes the relationship between self-regulation and parental attachment in shaping career maturity, with career self-efficacy serving as a mediating factor. Career self-efficacy is a critical variable that bridges individual and contextual factors, as supported by Savickas (Alissa & Akmal, 2019), who highlights its integrative role in career development. Self-regulation significantly influences career maturity through career self-efficacy. According to Eun et al. (2013), individuals with strong self-regulation skills are better equipped to manage themselves effectively, enabling them to make appropriate career decisions. These individuals demonstrate higher confidence in their abilities

(career self-efficacy), which facilitates their readiness to face career-related challenges. The findings emphasize that self-regulation enhances career maturity by fostering self-directed growth and adaptability. Parental attachment also plays a pivotal role in career maturity, mediated by career self-efficacy. Garcia et al. (2015) found a positive correlation between secure parental attachment and career self-efficacy, with supportive parental relationships boosting adolescents' confidence in their abilities. Ginevra et al. (2015), Lee et al. (2015), and Hou et al. (2019) underscore that parental attachment influences career maturity through the mediating effect of career self-efficacy. Key dimensions such as communication, trust, and the absence of alienation create an emotionally supportive environment that nurtures adolescents' belief in their potential, ultimately enhancing their career maturity. The combined influence of self-regulation and parental attachment on career maturity further highlights the importance of career self-efficacy as a mediating variable. Savickas' theory (as cited in Alissa & Akmal, 2019) emphasizes that career maturity arises from the integration of individual and environmental factors. Self-regulation acts as an internal factor, enabling individuals to set and achieve career goals, while parental attachment serves as an external factor that provides emotional and motivational support. Together, these elements interact synergistically to enhance career maturity by strengthening career self-efficacy (Lee et al., 2015). Self-regulation directly influences career self-efficacy by equipping individuals with the skills to manage their goals, evaluate strategies, and adjust their actions (Lord et al., 2010). This self-management capability fosters a sense of control and confidence, both of which are essential for effective career decision-making and planning. Similarly, parental attachment significantly impacts career self-efficacy by creating a secure and supportive environment. Michael et al. (2013) and Garcia et al. (2015) emphasize that secure parental attachment facilitates open communication and mutual trust, enabling adolescents to develop confidence in their ability to navigate career challenges. Demographic factors, such as gender and parental education level, also influence career maturity. Hou et al. (2019) observed that societal norms regarding gender roles could shape adolescents' perceptions and decisions related to careers, with significant implications for their career self-efficacy. Additionally, Ginevra et al. (2015) found that parents with higher educational attainment tend to provide better guidance and support, thereby enhancing their children's confidence and readiness to tackle career challenges. These demographic factors interact with self-regulation and parental attachment, further underscoring the multifaceted nature of career development. Career self-efficacy serves as a critical mediator in this research due to its integrative function in linking individual and contextual factors to career maturity. By fostering a strong belief in their abilities, career self-efficacy empowers adolescents to face career-related challenges with determination. As noted by Ginevra et al. (2015), Lee et al. (2015), and Hou et al. (2019), the mediating role of career self-efficacy elucidates how the interaction between parental attachment and career maturity unfolds. This confidence-building mechanism is essential for equipping adolescents to achieve their career goals with resilience and self-assurance. Indonesia is currently promoting the strengthening of the Islamic finance sector as one of the pillars of national economic development. The National Committee for Syariah Economics and Finance (KNEKS) highlights the importance of developing human capital in this field, in line with the growing demand for competent and career-ready workers. Vocational high school (SMK) graduates, although not all come from finance or accounting majors, hold a strategic position as potential workers who can be directed to contribute to the Islamic finance industry. Therefore, studies on the factors that influence the career maturity of SMK students are highly relevant, not only for individual career development but also for the growth of human resources that support the development of the Syariah finance sector in Indonesia.

3. METHODOLOGICAL APPROACH

3.1. Research Design and Participants

This study employed a cross-sectional design to examine the causal relationship between self-regulation, parental attachment, and demographic factors on career maturity, with career self-efficacy serving as an intermediate variable. The sampling method used in this study was non-probability sampling, where the likelihood of each individual being selected as a respondent is not equal (Cozby & Bates, 2011). Specifically, purposive sampling was employed, with participants selected based on characteristics that align with the research objectives. The criteria for participation included students in grade XI, as this selection was intended to ensure that the research findings could benefit students who may still receive interventions to enhance their career maturity in grade XII. Three vocational high schools (SMKN) in East Jakarta were selected based on the

appropriateness of their student populations for the research requirements and the accessibility for the researcher.

3.2. Participants

Since the researchers employed a non-probability sampling method, they applied a rule of thumb to determine the sample size for this study. According to Muthén and Muthén (2002), the recommended minimum number of respondents ranges from 150 to 315. The study included 467 respondents, comprising 314 women and 153 men. Data collection was conducted both in person, through the distribution of questionnaires at the three schools, involving 267 respondents, and online via Google Forms, which resulted in 200 respondents. To encourage participation in the physical distribution of questionnaires, the researcher provided an incentive in the form of a reward. Based on these results, it can be concluded that the sample size in this study exceeded the minimum sample size suggested by Muthén and Muthén (2002). Informed consent is obtained through a written agreement, in which participants explicitly acknowledge their understanding of the research objectives, their voluntary participation, and their right to withdraw at any stage without penalty. This process ensures that all participants can make informed decisions regarding their involvement in the study. To safeguard participants' rights, their anonymity and confidentiality are guaranteed. Data are securely stored and accessible only to the research team.

3.3. Instruments

Data were collected using a questionnaire based on a Likert scale model. The scale measurement tool included both favorable items (where "agree strongly" was scored 4 and "disagree strongly" was scored 1) and unfavorable items, with the scoring reversed for these items (where "Agree Strongly" was scored 1 and "Disagree Strongly" was scored 4). **Four measuring instruments were used in this study** the Career Development Inventory (CDI) based on Super's theory (Sharf, 2006), the Academic Self-Regulation Questionnaire developed by Ryan and Connell (1989), and the Inventory of Parent Attachment developed by Armsden and Greenberg (1987) as cited in Lee et al. (2015). A detailed description of the instruments used in this study is provided below.

Career Maturity: In this study, career maturity was measured using the Career Development Inventory (CDI) scale based on Super's theory (Sharf, 2006), **which consists of five dimensions** (1) Career planning, (2) Career exploration, (3) World of work information, (4) Decision making, and (5) Knowledge of the preferred occupational group. This instrument was selected because it aligns with the research focus of measuring career maturity among grade XI vocational students, and it was adapted to suit the specific needs of this study. The CDI scale contains 30 items. Below are some examples of items from the **Career Development Inventory (CDI)** "Selain mencari informasi karier dari berbagai sumber, saya aktif mengikuti pameran terkait karier atau program karier seperti career day".

Self-regulation: Self-regulation is measured using the Self-Regulation Questionnaire Academic scale developed by Ryan and Connell (1989), **which consists of four dimensions** (1) External regulation, where an individual's motivation is driven by the need to avoid punishment or comply with rules; (2) Introjection, which refers to internal pressures such as guilt, shame, and anxiety that influence motivation and behavior; (3) Identification, where behavior arises from personal beliefs or values, not merely for satisfaction or pleasure, but to achieve personal goals; and (4) Intrinsic regulation, where individuals engage in activities voluntarily, without any external influence or reward. The Self-Regulation Questionnaire Academic scale contains 18 items. Below are some examples of items from the Self-Regulation Questionnaire Academic instrument: "Saya patuh mengikuti semua peraturan yang ada, baik disekolah, rumah, maupun masyarakat."

Parental Attachment: Parental attachment was measured using the Inventory of Parent Attachment scale developed by Armsden and Greenberg (1987), **which consists of three dimensions** (1) Communication, where harmonious communication fosters a strong emotional bond between children and parents; (2) Trust, which is defined as a sense of security and confidence that parents will help meet an individual's needs when required; and (3) Alienation, which refers to a feeling of detachment from the attachment figure, although the individual is fully aware of their need to be close to that figure. The Inventory of Parent Attachment scale contains 28 items. Below are some examples of items from the **Inventory of Parent Attachment instrument** "Saya ingin orang tua memberikan pendapat/nasihat tentang hal-hal yang saya khawatirkan".

Career Self-Efficacy: The career self-efficacy variable was measured using the Career Decision Self-Efficacy-Short Form (CDSE-SF) scale developed by Taylor and Betz (1983), based on Bandura's self-efficacy theory. **The scale consists of 22 items across five dimensions** (1) Accurate self-appraisal, (2)

Gathering occupational information, (3) Goal selection, (4) Making plans for the future, and (5) Problem solving. **Below are some examples of items from the Career Decision Self-Efficacy-Short Form (CDSE-SF) instrument** "Saya memilih karier yang sesuai dengan passion/gaya hidup saya".

Demographic Factors: The demographic factors considered in this study include gender (male and female) and the level of parental education. **Parental education levels are classified into three categories** low education level, which includes elementary to high school education; and high education level, which includes diploma, undergraduate, and postgraduate education.

3.4. Procedures

The research process for this study was divided into four stages preparation, implementation, data processing, and reporting. In the preparation stage, a literature review was conducted to define the research problem, determine the variables, and develop measurement tools, which were validated by expert judgment. The implementation phase involved fieldwork conducted from May 22 to May 30, 2023, at three vocational schools in East Jakarta (SMKN 50, 51, and 58). Prior to data collection, permission was obtained from the schools, and participants were presented with a voluntary consent form to participate in the study. Research scales and a personal data questionnaire were also distributed. Due to logistical challenges with students participating in internships, data were collected from 267 respondents in person and 200 respondents via Google Forms. Incentives, in the form of voucher rewards, were provided to some participants. Data processing involved analyzing the 467 responses using Confirmatory Factor Analysis (CFA) in Lisrel 8.7 for factor scores and hypothesis testing in Mplus. The final stage involved reporting, where the findings were compiled to draw conclusions and address the research hypotheses.

3.5. Data Analysis

The validity testing method in this study involved Confirmatory Factor Analysis (CFA) and path analysis. The primary aim of this analysis was to evaluate the influence of the variables Self-Regulation, Parental Attachment, and Demographic Factors on Career Self-Efficacy, which acts as a mediator in influencing Career Maturity among Vocational High School students in Indonesia. The model fit indices used in this study included Chi-square, RMSEA, CFI, TLI, and SRMR. The criteria for model fit, as outlined by Hu and Bentler (1999) and Wang and Wang (2020), specify that the Chi-square value should be close to zero, the p-value should be greater than 0.05, RMSEA should be less than 0.05, CFI should exceed 0.95, TLI should exceed 0.95, and SRMR should be less than 0.08. Various software programs were employed in the data analysis: SPSS was used for descriptive statistical analysis, including calculations of the mean, median, variance, and standard deviation for each variable; LISREL was utilized for validity testing of the measurement instruments through CFA; and Mplus was used for conducting path analysis.

3.5.1. Validity Test of Career Development Inventory (CDI)

The CFA results indicate the model fit for the Career Development Inventory (CDI), with the following statistics Chi-square = 496.13, df = 275, P-value = 0.00000, RMSEA = 0.042. These results provide statistical evidence that the CDI measurement tool effectively measures a single construct, namely career maturity. Once the model fit was confirmed, the next step involved discarding invalid items. A non-valid item was identified based on criteria that included a negative factor loading coefficient, a t-value < 1.96, and a p-value > 0.05. Based on these criteria, 18 items were identified as valid. These items include: C1 (item 4), C3 (item 22), C4 (item 26), C5 (item 11), C8 (item 1), C11 (item 10), C12 (item 2), C14 (item 16), C17 (item 9), C19 (item 23), C20 (item 24), C21 (item 8), C22 (item 14), C24 (item 20), C26 (item 25), C27 (item 27), C28 (item 7), and C30 (item 28). The Cronbach's alpha reliability coefficient value for the CDI scale is 0.729

3.5.2. Validity Test of Self-Regulation Questionnaire Academic

The CFA results indicate the model fit for the Self-Regulation Questionnaire Academic scale, **with the following statistics** Chi-square = 190.97, df = 95, P-value = 0.00000, RMSEA = 0.047. These results provide statistical evidence that the Self-Regulation Questionnaire Academic effectively measures a single construct, namely self-regulation. Once the model fit was confirmed, the next step was to discard invalid items. **A non-valid item was identified based on the following criteria** a negative factor loading coefficient, a t-value < 1.96, and a p-value > 0.05. Based on these criteria, 12 items were identified as valid, with positively significant factor loadings, indicating that these items align with the intended construct. **These items include** R1 (item 1), R2 (item 18), R6 (item 5), R7 (item 9), R8 (item 6), R9 (item 7), R10 (item 14), R12 (item 10), R13 (item 11), R14 (item

13), R15 (item 8), and R18 (item 17). The Cronbach's alpha reliability coefficient value for the Self-regulation academic scale is 0.70

3.5.3. Validity Test of Inventory of Parent Attachment

The CFA results indicate the model fit for the Inventory of Parent Attachment scale, with the following statistics: Chi-square = 521.10, df = 251, P-value = 0.00000, RMSEA = 0.048. These results provide statistical evidence that the Inventory of parent attachment effectively measures a single construct, namely parental attachment. Once the model fit was confirmed, the next step involved discarding invalid items. **A non-valid item was identified based on the following criteria** a negative factor loading coefficient, a t-value < 1.96, and a p-value > 0.05. Based on these criteria, 15 items were identified as valid, with positively significant factor loadings, indicating that these items align with the intended construct. These valid items include: P1 (item 1), P3 (item 4), P4 (item 8), P5 (item 17), P6 (item 23), P7 (item 26), P8 (item 28), P9 (item 2), P10 (item 6), P13 (item 13), P14 (item 14), P15 (item 16), P16 (item 20), P17 (item 21), and P18 (item 24). The Cronbach's alpha reliability coefficient value for the inventory of parent attachment scale is 0.616.

3.5.4. Validity Test of Career Decision Self-Efficacy-Short Form (CDSE-SF)

The CFA results indicate the model fit for the Career Decision Self-Efficacy-Short Form (CDSE-SF) scale, **with the following statistics** Chi-square = 321.92, df = 286, p-value = 0.070, and RMSEA = 0.019. These results provide statistical evidence that the Career Decision Self-Efficacy-Short Form (CDSE-SF) effectively measures a single construct, namely career self-efficacy. Once the model fit was confirmed, the next step was to discard invalid items. **A non-valid item was identified based on the following criteria** a negative factor loading coefficient, a t-value < 1.96, and a p-value > 0.05. Based on these criteria, all items were identified as valid, from E1 (item 1) to E22 (item 22). The Cronbach's alpha reliability coefficient value for the CDSE-SF is 0.914.

3.5.5. Factor Cores

In this study, raw scores were not used to assign values to the respondents. Instead, factor scores generated through Confirmatory Factor Analysis (CFA) were utilized. A factor score is a value that accounts for the quality of each item tested. In other words, factor scores provide a more accurate measure than raw scores, as they consider both the difficulty of the items and the discrimination power of each item. As a result, the individual scores derived from CFA are more precise (Umar & Nisa, 2020). These factor scores will be used in subsequent analyses, such as descriptive statistical calculations and path analysis.

4. CONDUCTING RESEARCH AND RESULTS

4.1. Results

In analyzing the statistical data, this study employed the Statistical Package for the Social Sciences (SPSS) version 26, developed by IBM, with a significance criterion set at $p < 0.05$. There were no issues with missing data, as each statement in the online questionnaire had to be fully completed (100%) before respondents could proceed to the next section. Descriptive statistics were calculated, and Pearson's correlation coefficients for parametric data were computed to examine the relationships between various variables, including career self-efficacy, self-regulation, parental attachment, demographic factors, and career maturity.

4.2. Test of Research Hypothesis

The hypotheses in this study were tested using a path analysis approach with Mplus software version 8.4 (Muthén & Muthén, 2002). Path analysis is a variation of multiple regression analysis used to examine causal relationships and determine both direct and indirect influences between exogenous and endogenous variables simultaneously (Stage et al., 2004).

4.3. Descriptive Statistics

Table 1: Descriptive Characteristics of Participants.

Category	frequency	Percentase (%)
Gender		
Female	314	67.2%
Male	153	33.8%
School		

SMKN 50	120	25.6%
SMKN 51	167	36.0%
SMKN 58	180	38.5%
Parents education level		
Primary school	67	14.0%
Junior High School	52	11.1%
Senior High School	255	55.0%
Diploma	21	4.5%
Degree	68	14.6%
Postgraduate	4	0.8%

The study included 467 participants, consisting of ninth-grade students from three public vocational schools in Jakarta. An overview of the research participants is presented in Table 1.

Descriptive analysis of each research variable was conducted to examine the descriptive statistics for each variable. An overview of the descriptive scores for each variable includes the number of respondents, minimum value, maximum value, mean, and standard deviation. For further details, see Table 2 below:

Table 2: Descriptive Statistics of Research Variables.

Variable	N	Min	Max	Mean	Standard Deviation
Career Maturity	467	38.73	65.12	50	9.81421
Self-Regulation	467	18.82	65.84	50	8.93177
Parent Attachment	467	18.56	71.07	50	9.14564
Career Self-Efficacy	467	24.02	74.23	50	9.60349

Next, the researchers categorized the research data for each research variable using mean values and standard deviations. **The categorization was divided into three levels** low, medium, and high. For further details, see Table 3 below

Table 3: Categorisation of Research Variable Scores.

Variable	Frequency (%)			Persentase (%)		
	Low	Medium	High	Low	Medium	High
Career Maturity	102	252	113	21.8	54.0	24.2
Self-Regulation	65	297	105	13.9	63.6	22.5
Parent Attachment	83	304	80	17.8	65.1	17.1
Career Self-Efficacy	59	334	74	12.6	71.5	15.8

4.4. Hypothesis Test Results

Hypothesis testing in this study was conducted using a path analysis approach, which was carried out in several stages. In the first stage, the researcher ensured the construct validity of the model by conducting a confirmatory factor analysis (CFA) and assessing the model fit index. In the second stage, the researcher determined the direct and indirect influence models. The results of testing the model fit through path analysis involved **three types of variables** first, exogenous variables (self-regulation, parental attachment, gender, and parental education level); second, the endogenous variable, career maturity; and third, the mediator variable, career self-efficacy.

The following is a path diagram of the results of the hypothesis testing analysis of this study

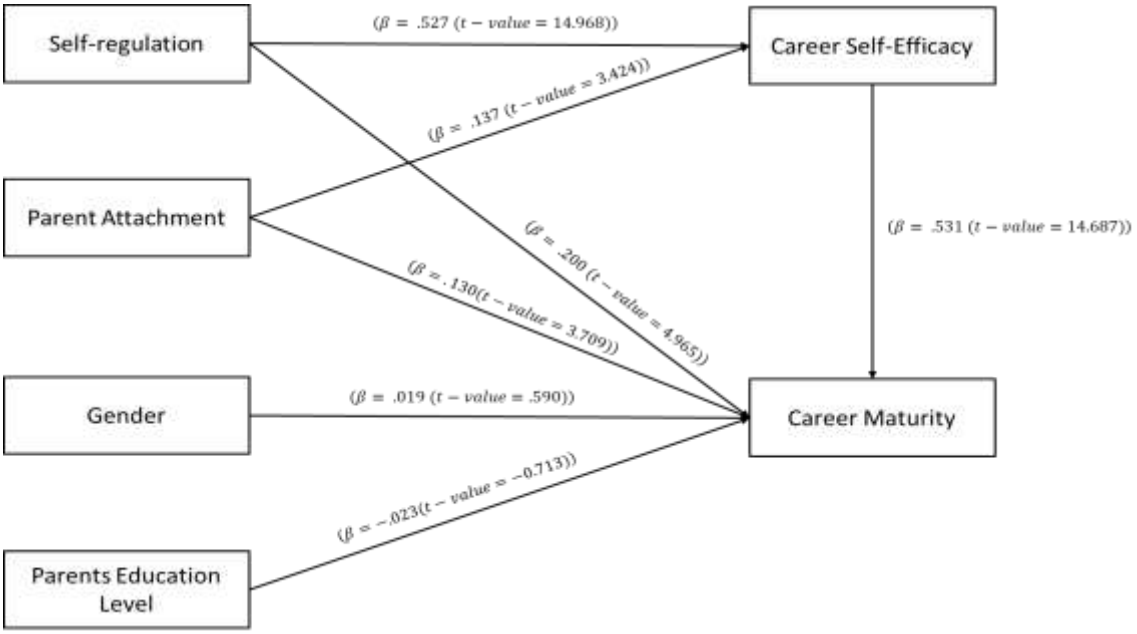

Figure 1: Model Fit Hypothesis Test Results Diagram.

Based on the results of hypothesis testing analysis, the following model index results were obtained:

Table 4: Indeks Model Fit.

Indeks	Goodness-of-fit	Results
Root Mean Standardized Error of Appoximation	< 0.05	0.059
90 Percent Confidence Interval	< 0.05	0.000 – 0.123
P-value from Chi-square	>0.05	0.0739
Comparative Fit Indeks	>0.90	0.994
Tucker_Lewis Indeks	>0.90	0.974

Based on the results of hypothesis testing using the path analysis approach presented in the table above, an RMSEA value of 0.059 was obtained, with a 90% Confidence Interval ranging from 0.000 to 0.123, a p-value of 0.0739, a CFI of 0.994, and a TLI of 0.974. From these results, it can be concluded that the research model fits the existing data. The tested hypothesis states that factors such as self-regulation, parental attachment, and demographic factors influence career maturity, with career self-efficacy acting as a mediating variable.

After assessing the model fit, the researchers identified the relationships between the variables, including both direct and indirect effects. Table 5 below presents the relationships between the research variables:

Table 5: Regression Coefficient between Research Variables.

Direct Effect	Estimate (β)	Standar Error	T-value	P-value
Career Self-efficacy → Career Maturity	0.531	0.036	14.687	0.000
Self-regulation → Career Maturity	0.200	0.040	4.965	0.000
Parent Attachment → Career Maturity	0.130	0.035	3.709	0.000
Gender → Career Maturity	0.019	0.033	0.590	0.555
Parents Education Level → Career Maturity	-0.023	0.032	-0.713	0.476

Based on Table 5, it can be seen that three variables have a significant direct influence on career maturity (t-value > 1.96): career self-efficacy, self-regulation, and parental attachment. Meanwhile, gender and parents' education level do not significantly influence career maturity. First, career self-efficacy has a positive regression coefficient of 0.531 (t-value = 14.687) and significantly affects career maturity. This indicates that the higher one's career self-efficacy, the higher one's career maturity. Second, self-regulation has a positive regression coefficient of 0.200 (t-value = 4.965) and also significantly influences career maturity. Therefore, it

can be concluded that the better one's self-regulation, the higher the career maturity. Third, parental attachment has a positive regression coefficient of 0.130 (3.709) and significantly influences career maturity. This suggests that the stronger one's attachment to parents, the higher the career maturity achieved.

Furthermore, the researchers identified the indirect influence of the research variables self-regulation and parental attachment on career maturity through career self-efficacy as a mediating variable. **Table 6 below presents the results**

Table 6: Regression Coefficient between Research Variables.

Indirect Effect	Estimate (β)	Standar Error	T-value	P-value
Self-regulation → Career Self-efficacy → Career Maturity	0.280	0.027	10.275	0.000
Parents Education Level → Career self-efficacy → Career Maturity	0.073	0.022	3.347	0.000

Based on the analysis results in Table 6, it can be observed that both independent variables—self-regulation and parental attachment—significantly influence career maturity through career self-efficacy as a mediating variable. The researcher concludes that the self-regulation variable has a positive and significant effect on career maturity through the mediator of career self-efficacy (t-value = 10.275). Meanwhile, parental attachment also has a significant and positive effect on career maturity indirectly through career self-efficacy, with a t-value of 3.347.

The researchers also reported the coefficient of determination (R-squared) value in this study, which was 53.2%. This means that the research variables collectively explain 53.2% of the variance in career maturity, while the remaining 46.8% is influenced by factors outside the scope of this study.

5. DISCUSSION

The findings of this study indicate that the majority of respondents were female, accounting for 67.2% (314 participants), while males comprised 32.8% (153 participants). The measurement analysis results suggest that the career self-efficacy model mediates the influence of self-regulation, parental attachment, and demographic factors (gender and parents' educational level) on career maturity. The model demonstrated a good fit with the data, implying significant effects of career self-efficacy, self-regulation, parental attachment, and demographic factors on career maturity, as supported by prior studies (Eun et al., 2013; Hou et al., 2019; S. A. Lee et al., 2015; Salami, 2008).

The study revealed a significant positive influence of career self-efficacy as a mediator on career maturity, explaining 53.2% of the variance. This finding suggests that higher levels of career self-efficacy are associated with greater career maturity. Students in the eleventh grade often face critical career decisions, such as choosing between pursuing higher education or entering the workforce. Additionally, they must consider whether their choices align with their prior educational background and abilities. According to Piaget's cognitive development theory, particularly the accommodation schema, students process external career information, evaluate their options, and solidify their decisions. The ability to critically assess career options and gain confidence in their choices significantly contributes to career maturity. This conclusion aligns with Punch's (2008) study, which highlights that students with strong career decision-making self-efficacy exhibit greater confidence in planning future career steps.

Direct and indirect analyses reveal that self-regulation has a significant influence on career maturity. Additionally, self-regulation, mediated by career self-efficacy, also shows a significant effect on career maturity. This underscores the importance of self-regulation in enhancing career maturity. Students with strong self-regulation are more confident in their career decisions, more satisfied with their experiences, and tend to choose careers aligned with their field of study. These findings reinforce the work of Eun et al. (2013), highlighting the crucial role of self-regulation in career development. Assessing self-regulation provides valuable insight into the specific challenges that may hinder students from achieving career maturity.

Direct and indirect parent attachment, mediated by career self-efficacy, has a significant influence on career maturity. Strong parent-child bonding positively and significantly impacts career maturity. These findings are consistent with previous studies (Guan et al., 2016; H. Lee & Hughey, 2001; S. A. Lee et al., 2015; Marcionetti & Rossier, 2017), which show that parental bonding enhances students' self-confidence and decision-making abilities, ultimately boosting career maturity. Similarly, Sawitri and Candra (2018) observed that students with strong parental bonds tend to exhibit higher self-confidence and better career goal assessment

This study found no significant influence of gender on career maturity, which contrasts with previous research in Indonesia suggesting that female students generally exhibit higher career maturity than male students (Marpaung & Yulandari, 2017). Studies have shown that females tend to develop more quickly (Patton & Creed, 2002), demonstrate higher accuracy

and perseverance (Wijaya in Hidayat et al., 2019), and engage more frequently in gathering career-related information (Mardiyati & Yuniawati, 2015). However, this study aligns with Jawarneh (2016), which found no significant gender differences in career maturity. Similarly, parental education level did not significantly influence career maturity, a finding that contrasts with Ayuni's (2015) research, which identified a relationship between parental education and career maturity in senior high school students in Yogyakarta. Differences in the student samples—vocational school students in Jakarta versus general high school students—may explain these discrepancies.

Building upon these findings, existing literature confirms that career maturity and self-regulation are critical predictors of work readiness. Blustein (2006) and Zimmerman & Schunk (2012) argue that individuals who are more mature in their career development and possess strong self-regulatory skills are better equipped to make informed career decisions and adapt to professional challenges. High work readiness, in turn, is strongly associated with improved performance in industrial settings, as demonstrated by Royani et al. (2021), who found that preparedness through soft skills and career guidance significantly enhances job performance among vocational students.

Furthermore, improved individual performance translates into higher team and organizational productivity. Karunia et al. (2023) found that effective career development and employee support systems positively impact individual work outcomes, which, in turn, scale up to influence organizational efficiency. Ultimately, increased labor productivity has direct implications for economic growth, particularly in labor-intensive industries. Nicolas A. Pologeorgis (2023) explains that high labor productivity boosts economic output and national competitiveness, which, in turn, contributes to an increase in Gross Domestic Product.

In the context of Sharia finance human capital development, these results can be seen as a foundational basis that needs to be strengthened before students are directed toward specific career fields, including the Sharia finance sector. Although this study does not directly assess career orientation in Sharia finance, strong career maturity will facilitate students' adaptation to the industry's demands. In other words, general career readiness is a crucial prerequisite for the development of competent human resources in the rapidly growing Sharia finance sector in Indonesia

6. IMPLICATIONS

The findings of this study have significant implications for the career development of vocational high school students. Career self-efficacy, identified as a key mediator, highlights the importance of enhancing students' confidence in their ability to make career decisions as a strategic step to improve career maturity. Schools can develop programs focusing on strengthening students' self-efficacy, such as career decision-making training, job interview simulations, and solution-focused counseling. Such interventions not only enhance career maturity but also help students overcome potential barriers in their career paths. **Here are some practical implications of this research**

For Schools: The importance of career self-efficacy and self-regulation in shaping career maturity highlights the need for comprehensive career guidance programs. Schools should not only provide information about the world of work but also equip students with self-regulation skills, confidence in decision-making, and career planning abilities. Such programs will enhance students' readiness to enter various fields, including the Islamic finance sector. For vocational schools, the implication is the necessity to develop competencies in the field of Syariah Finance by incorporating curriculum components and instructional materials that address Syariah finance.

For Parents: The role of parental attachment has been shown to be significant in supporting students' career maturity. This highlights the importance of parents providing emotional support, open communication, and positive encouragement regarding their children's future plans. Family support will help students build greater confidence in adapting to the challenges of the workforce, including in the Sharia finance sector.

For Education Policymakers: These findings have strategic implications for the formulation of vocational education policy. In the context of Sharia Finance Human Capital Development, the government needs to integrate vocational education with the needs of the sharia finance industry, for example through cooperation between vocational schools, training institutions, and the sharia finance industry. Thus, vocational school graduates will not only be generally prepared, but can also be directed to support the growth of the sharia-based economic sector.

For Further Research: This study still assesses career maturity in general terms. Therefore, further research is recommended to develop more specific instruments for measuring students' career orientation in the Islamic finance sector. This will provide a more comprehensive picture of the readiness of vocational school graduates to contribute to Syariah Finance Human Capital Development.

7. LIMITATIONS AND SUGGESTIONS

This study has several limitations that future

research could address to provide a more comprehensive understanding of career maturity. First, the study focuses on self-regulation, parental attachment, and career self-efficacy as independent variables. Future studies could explore the role of socioeconomic status in career maturity, as well as conduct cross-country comparisons to examine the influence of culture on career development. Longitudinal studies would also provide valuable insights into how career maturity evolves over time and in response to changes in personal and social factors.

Furthermore, this study was conducted with students from vocational high schools (SMK). Future research could include a comparative analysis of students from general high schools (SMA) and vocational high schools (SMK) to capture a broader perspective of career maturity among 11th-grade students. This would provide insights into how different educational environments contribute to career development.

From a practical perspective, schools play a critical role in fostering students' career maturity. Schools can organize programs such as "Career Day," which provides information about further study options and career pathways. Inviting universities to set up booths or bringing in guest speakers, including parents with successful careers or well-known professionals, can inspire and educate students about career opportunities. Additionally, schools should invest in enhancing the competencies of career guidance counselors by involving them in workshops or seminars focused on career development.

School can allocate specific hours for scheduled classroom sessions to deliver both group and individual career counseling. These sessions can help students gain clarity about their career goals and provide support for decision-making. Furthermore, School should establish programs to identify students' interests and talents early in their school journey. This allows for early detection and intervention if students face challenges or uncertainties regarding their career paths. Encouraging students to recognize the importance of career choices and fostering intrinsic motivation to plan for a better future should be integral to these programs. By implementing these recommendations, schools can create a supportive environment that enhances students' career readiness and equips them with the necessary skills to navigate their future successfully.

Other limitations in terms of sampling techniques. Although the sampling strategy aims to target specific groups, non-random participant selection may limit the ability to generalize the findings to a broader population. Future research could consider using random sampling techniques to enhance external validity

8. CONCLUSION

This study highlights the crucial role of career self-efficacy as a mediator between self-regulation, parental attachment, and demographic factors in shaping career maturity. Students with higher self-regulation skills and strong parental attachment are more likely to develop greater career self-efficacy, which positively impacts their ability to make confident career decisions. While demographic factors like gender and parental education have varying significance, their indirect influence through career self-efficacy remains important. Career maturity reflects students' readiness and confidence in navigating career challenges and aligning decisions with their aspirations. To foster career maturity, interventions should focus on enhancing self-efficacy through career guidance, mentorship, and decision-making activities. Schools can collaborate with parents, teachers, and counselors to create supportive environments for career readiness. Strengthening parent-child relationships through communication and involvement in career planning is equally vital. By dressing psychological, social, and environmental factors, stakeholders can help students build a solid foundation for future success.

Acknowledgements: The authors would like to thank all respondents who participated in this study, as well as SMKN 50, SMKN 51, and SMKN 58 East Jakarta for their permission and cooperation. This study did not receive any specific grants from any funding agency from the public, commercial, or non-profit sectors.

REFERENCES

Alissa, S., & Akmal, S. Z. (2019). Career Decision Making Self-Efficacy Mediator Antara Dukungan Kontekstual Dan Adaptabilitas Karier. Jurnal Psikologi Pendidikan Dan Konseling: Jurnal Kajian Psikologi Pendidikan Dan Bimbingan Konseling, 5(1), 1. https://doi.org/10.26858/jppk.v5i1.6939

Appelbaum, S. H., & Hare, A. (1996). Self-efficacy as a mediator of goal setting and performance: Some human resource applications. Journal of Managerial Psychology, 11(3), 33–47. https://doi.org/10.1108/02683949610113584

Armsden, G. C., & Greenberg, M. T. (1987). The inventory of parent and peer attachment: Individual differences and

their relationship to psychological well-being in adolescence. Journal of Youth and Adolescence, 16(5), 427–454. https://doi.org/10.1007/BF02202939

Ayuni, A. N. (2015). Kematangan Karir Siswa Kelas XI Ditinjau Dari Tingkat Pendidikan Orang Tua dan Keadaan Ekonomi Keluarga di SMA Negeri 1 Pakem Tahun Ajaran 2014/2015. E-Journal Bimbingan Dan Konseling, 10(4), 1–12. https://journal.student.uny.ac.id/index.php/fipbk/article/download/301/275

Badan Pusat Statistik Indonesia. (2020). Keadaan Pekerja di Indonesia.

Blustein, D. L. (2006). The Psychology of Working: A New Perspective for Career Development, Counseling, and Public Policy. The Psychology of Working: A New Perspective for Career Development, Counseling, and Public Policy. 1-360. 10.4324/9780203935477. Lawrence Erlbaum Associate.

Candra, M. F., & Sawitri, D. R. (2018). Hubungan Kongruensi Karir Dengan Orang Tua Dan Kematangan Karir Pada Siswa Kelas Xi Smk Negeri 7 Semarang. Jurnal Empati, 6(4), 112–118. https://doi.org/10.14710/empati.2017.19998

Cozby, P. C., & Bates, S. (2011). Methods in Behavioral Research (11th ed.). McGraw-Hill Education.

Duffy, R. D., Douglass, R. P., & Autin, K. L. (2015). Career adaptability and academic satisfaction: Examining work volition and self efficacy as mediators. Journal of Vocational Behavior, 90, 46–54. https://doi.org/10.1016/j.jvb.2015.07.007

Eun, H., Sohn, Y. W., & Lee, S. (2013). The effect of self-regulated decision making on career path and major-related career choice satisfaction. Journal of Employment Counseling, 50(3), 98–109. https://doi.org/10.1002/j.2161-1920.2013.00029.x

Garcia, P. R. J. M., Restubog, S. L. D., Bordia, P., Bordia, S., & Roxas, R. E. O. (2015). Career optimism: THE roles of contextual support and career decision-making self-efficacy. Journal of Vocational Behavior, 88, 10–18. https://doi.org/10.1016/j.jvb.2015.02.004

Ginevra, M. C., Nota, L., & Ferrari, L. (2015). Parental support in adolescents' Career development: Parents' and children's perceptions. Career Development Quarterly, 63(1), 2–15. https://doi.org/10.1002/j.2161-0045.2015.00091.x

González, M. Á. (2008). Career maturity: A priority for secondary education. Electronic Journal of Research in Educational Psychology, 6(16), 749–772.

Guan, M., Capezio, A., Restubog, S. L. D., Read, S., Lajom, J. A. L., & Li, M. (2016). The role of traditionality in the relationships among parental support, career decision-making self-efficacy and career adaptability. Journal of Vocational Behavior, 94, 114–123. https://doi.org/10.1016/j.jvb.2016.02.018

Herr, E. L., Cramer, S. H., & Niles, S. G. (2004). Career Guidance and Counselling through the Lifespan: Systematic Approaches. In Pearson/Allyn and Bacon (Ed.), Prentice-Hall (6th ed.). https://doi.org/10.1080/07053436.1992.10715437

Hidayat, H., Ardi, Z., Herawati, S., . K., & Amrina, Z. (2019). The Contribution of Internal Locus of Control and Self-Concept to Career Maturity in Vocational Higher Education. KnE Social Sciences, 3(15), 234. https://doi.org/10.18502/kss.v3i15.4370

Hou, C., Wu, Y., & Liu, Z. (2019). Career decision-making self-efficacy mediates the effect of social support on career adaptability: A longitudinal study. Social Behavior and Personality, 47(5). https://doi.org/10.2224/sbp.8157

Jawarneh, M. (2016). Career maturity among university students in Jordan: The case for social studies. Australian Journal of Career Development, 25(3), 110–116. https://doi.org/10.1177/1038416216676807

Karunia, R. L., Darmawansyah, D., Prasetyo, J. H., Triyadi, T., & Ariawan, J. (2023). The effectiveness of career development in mediating the influence of the working environment and training towards the performance of employee. International Journal of Applied Economics, Finance and Accounting, 17(2), 202–210. https://doi.org/10.33094/ijaefa.v17i2.1098

Kristianus, A. (2021, February). Bappenas: Tidak Optimalnya Kualitas SDM Hambat Pertumbuhan Ekonomi. Investor.Id. https://investor.id/business/236388/bappenas-tidak-optimalnya-kualitas-sdm-hambat-pertumbuhan-ekonomi

Lee, H., & Hughey, K. F. (2001). Separation and Parental Attachment The Freshmen from Intact Families. Journal of Career Development TA -, 27(4), 279–293.

Lee, S. A., Lee, H. S., Song, H. S., & Kim, S. G. (2015). The relationship between attachment and career maturity: The mediating role of self-efficacy. International Social Work, 58(1), 153–164. https://doi.org/10.1177/0020872812456053

Legault, L., & Inzlicht, M. (2013). Self-Determination, Self-Regulation, and the Brain: Autonomy Improves

Performance by Enhancing Neuroaffective Responsiveness to Self-Regulation Failure. Journal of Personality and Social Psychology, 105(1), 123–138. https://doi.org/10.1037/a0030426

Liu, Y., Peng, K., & Wong, C. S. (2014). Career maturity and job attainment: the moderating roles of emotional intelligence and social vocational interest. International Journal for Educational and Vocational Guidance, 14(3), 293–307. https://doi.org/10.1007/s10775-014-9271-5

Lord, R. G., Diefendorff, J. M., Schmidt, A. M., & Hall, R. J. (2010). Self-regulation at work. Annual Review of Psychology, 61, 543–568. https://doi.org/10.1146/annurev.psych.093008.100314

Marcionetti, J., & Rossier, J. (2017). The Mediating Impact of Parental Support on the Relationship Between Personality and Career Indecision in Adolescents. Journal of Career Assessment, 25(4), 601–615. https://doi.org/10.1177/1069072716652890

Mardiyati, B. D., & Yuniawati, R. (2015). Perbedaan Adaptabilitas Karir Ditinjau dari Jenis Sekolah (SMA dan SMK). Empathy, 3(1), 31–41.

Marpaung, D. N., & Yulandari, N. (2017). Kematangan Karir Siswa Smu Banda Aceh Ditinjau Dari Jenis Kelamin Dan Jenis Sekolah. Psikoislamedia : Jurnal Psikologi, 1(2), 311–324. https://doi.org/10.22373/psikoislamedia.v1i2.918

Michael, R., Most, T., & Cinamon, R. G. (2013). The contribution of perceived parental support to the career self-efficacy of deaf, hard-of-hearing, and hearing adolescents. Journal of Deaf Studies and Deaf Education, 18(3), 329–343. https://doi.org/10.1093/deafed/ent012

Muthén, L. K., & Muthén, B. O. (2002). How to use a Monte Carlo study to decide on sample size and determine power. Structural Equation Modeling, 9(4), 599–620. https://doi.org/10.1207/S15328007SEM0904_8

Nicolas A. Pologeorgis. (2023). Employability, the Labor Force, and the Economy. Investopedia. https://www.investopedia.com/articles/economics/12/employability-labor-force-economy.asp

Olle, C. D., & Fouad, N. A. (2015). Parental Support, Critical Consciousness, and Agency in Career Decision Making for Urban Students. Journal of Career Assessment, 23(4), 533–544. https://doi.org/10.1177/1069072714553074

Patton, W., & Creed, P. A. (2002). The relationship between career maturity and work commitment in a sample of Australian high school students. Journal of Career Development, 29(2), 69–85. https://doi.org/10.1177/089484530202900201

Prahesty, I. D., & Mulyana, O. P. (2013). Perbedaan Kematangan Karir Siswa Ditinjau dari Jenis Sekolah. Character: Jurnal Penelitian Psikologi, 02(01), 1–7. http://files/21502/2013_prahesty-mulyana_perbedaan kematangan karir.pdf

Prideaux, L.-A., & Creed, P. A. (2001). Career Maturity, Career Decision-Making Self-Efficacy and Career Indecision: A Review of the Accrued Evidence. Australian Journal of Career Development, 10(3), 7–12. https://doi.org/10.1177/103841620101000303

Punch, R. (2008). Career development of deaf and hard of hearing adolescent: Career decision-making, career maturity and perceived career barries.

Qudsiyah, U., Wibowo, M. E., & Mulawarman. (2018). The Influence of Parental Attachment to Career Maturity with Self Efficacy as Mediator. Jurnal Bimbingan Konseling, 7(1), 41–48.

Rosulin, R., & Paramita, P. P. (2016). Hubungan antara Hardiness dengan Adaptabilitas Karir pada Siswa SMK Kelas XII. Jurnal Psikologi Pendidikan Dan Perkembangan, 5(1), 1–11. https://journal.unair.ac.id/download-fullpapers-jppp4454484b3e2full.pdf

Royani, I., Rusdarti, & Yulianto, A. (2021). The Effect of Industrial Work Practices, Career Guidance, and Family Environment on Working Readiness through Soft Skills. JEE: Journal of Economic Education, 10(2), 266–276. http://journal.unnes.ac.id/sju/index.php/jeec

Ryan, R. M., & Connell, J. P. (1989). Perceived Locus of Causality and Internalization: Examining Reasons for Acting in Two Domains. Journal of Personality and Social Psychology, 57(5), 749–761. https://doi.org/10.1037/0022-3514.57.5.749

Salami, S. O. (2008). Gender, Identity Status and Career Maturity of Adolescents in Southwest Nigeria. Journal of Social Sciences, 16(1), 35–49. https://doi.org/10.1080/09718923.2008.11892599

Schunk, D. H., & Greene, J. A. (2017). Handbook of Self-Regulation of Learning and Performance. In Handbook of Self-Regulation of Learning and Performance. Routledge. https://doi.org/10.4324/9780203839010

Setiawan, A. A., & Adji, K. (2022). The Effect of Career Development, Organizational Commitment, and Work Motivation on Employee Performance. Indonesian Journal of Law and Economics Review, 17, 6–14. https://doi.org/https://doi.org/10.21070/ijler.v17i0.804

Sharf, R. S. (2006). Applying Career Development Theory to Counseling. In 4 (4th ed.). Thomson, Brooks/Cole.

Taylor, K. M., & Betz, N. E. (1983). Applications of self-efficacy theory to the understanding and treatment of career indecision. Journal of Vocational Behavior, 22(1), 63–81. https://doi.org/10.1016/0001-8791(83)90006-4

Umar, J., & Nisa, Y. F. (2020). Uji validitas konstruk dengan cfa dan pelaporannya. Jurnal Pengukuran Psikologi Dan Pendidikan Indonesia, 9(2), 1–11. https://doi.org/10.15408/jp3i.v9i2.16964

Wendlandt, N. M., & Rochlen, A. B. (2008). Addressing the college-to-Work transition: Implications for university career counselors. Journal of Career Development, 35(2), 151–165. https://doi.org/10.1177/0894845308325646

Zimmerman, B. J., & Schunk, D. H. (2012). Self-Regulated Learning and Academic Achievement: Theory, Research, and Practice. Springer. https://doi.org/10.1007/978-1-4612-3618-4