



Implementation of a Mini Bank Laboratory as a Banking Simulation Tool at Wearnes Education Center

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ABSTRACT

This study aims to analyze the implementation of a mini bank laboratory as a banking simulation tool at Wearnes Education Center, identify the challenges encountered during its implementation, and examine its contribution to the development of students' banking competencies in supporting industry readiness. This study employed a qualitative descriptive approach involving 15 informants consisting of 10 students, 3 lecturers, and 2 mini bank laboratory administrators selected through purposive sampling. Data were collected through observation, in-depth interviews, and documentation, and analyzed using the interactive model of Miles and Huberman, including data reduction, data display, and conclusion drawing.

The findings indicate that the implementation of the mini bank laboratory effectively supports practice-based learning by providing students with direct experience in banking operational activities such as account opening, transaction recording, customer service, and financial administration. These simulation activities contribute to the improvement of both technical competencies and soft skills required in the modern banking industry, including communication skills, teamwork, service orientation, and self-confidence. The study also highlights the role of mini bank laboratories in bridging the gap between theoretical learning and the competency demands of the banking sector, particularly in the context of increasing digital banking transformation.

However, several challenges were identified, including limited facilities, insufficient integration with digital banking systems, and limited competencies of laboratory administrators in operating technology-based banking simulations. The novelty of this study lies in its focus on the implementation process and competency development within a vocational banking education context linked to industry needs. The practical implication of this study emphasizes the importance of strengthening digital infrastructure, enhancing human resource competencies, and integrating industry-oriented banking technology into vocational learning systems to improve graduates' work readiness.

Keywords: Mini Bank, Vocational Education, Banking Simulation, Student Competence, Practice-Based Learning

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1. INTRODUCTION

Vocational education in the banking sector plays a strategic role in preparing human resources who are job-ready and practically competent in responding to the rapid transformation of the banking industry. According to Bank Indonesia, digital banking transactions in Indonesia continue to experience significant growth each year, reflecting the increasing dependence of financial institutions on technology-based banking services. In addition, the Financial Services Authority (OJK) reported that the banking sector increasingly requires graduates who possess not only theoretical understanding but also practical competencies in banking operations, customer service, and digital financial

systems. Therefore, vocational education is expected to provide a balance between theoretical learning and practical experience to ensure graduates are aligned with industry demands. Unlike academic education, vocational education emphasizes practice-based learning that enables students to directly apply concepts in real working environments. Research by Sarmila et al., (2025) indicates that practice-based learning in vocational education significantly improves graduates' work readiness and adaptability to industry needs.

Based on data from the Indonesian Banking Development Institute (LPPI) and the Financial Services Authority (OJK), the banking sector currently requires graduates who possess not only theoretical understanding but also practical competencies in digital banking operations, customer service, and financial technology systems. However, several studies indicate that many vocational graduates still face difficulties adapting to real banking operational systems due to limited practical exposure during their education.

In addition, the rapid growth of digital banking services in Indonesia has significantly changed banking operational patterns. According to Bank Indonesia Scheuring & Thompson (2025), the volume of digital banking transactions continues to increase annually, indicating that banking institutions increasingly rely on technology-based services. This condition requires vocational education institutions to adapt learning systems that are capable of simulating real banking environments.

Despite the increasing importance of practice-based learning, previous studies mainly focus on the effectiveness of mini banks in improving learning outcomes, while limited attention has been given to the implementation process, operational challenges, and integration with digital banking systems. Furthermore, studies specifically examining mini bank laboratories in vocational institutions such as Wearnes Education Center remain scarce. Therefore, this study attempts to fill these gaps by exploring the implementation process, challenges, and impacts of the mini bank laboratory comprehensively.

Along with the rapid development of digital technology, the banking industry has undergone significant transformation. Digital banking, fintech, and service automation present both challenges and opportunities for educational institutions in preparing adaptive graduates. Syahfitri et al., (2025) states that banking digitalization requires the enhancement of students' digital competencies, particularly in mastering information systems and technology-based services.

In this context, the existence of a mini bank laboratory becomes highly relevant as a learning simulation tool. A mini bank allows students to engage in practical activities such as account opening, financial transactions, and customer service simulations. Research by Fania et al., (2024) shows that the use of banking simulation laboratories significantly improves students' operational understanding.

In addition to enhancing technical (hard) skills, the mini bank laboratory also contributes to the development of non-technical (soft) skills such as communication, service orientation, and professional ethics. Ramadhania et al., (2024) found that simulation-

based learning methods significantly improve students' confidence and communication skills.

Wearnes Education Center, as a vocational education institution, plays an important role in implementing practice-based learning, including through the mini bank laboratory. The institution aims to bridge the gap between theory and practice by providing learning facilities that closely resemble real banking conditions. However, the effectiveness of the mini bank implementation still requires further investigation, particularly in terms of management, utilization, and its impact on students.

In practice, the implementation of the mini bank laboratory is not without challenges, including limited facilities, human resource readiness, and integration with the learning curriculum. Setiawati et al., (2023) states that the main obstacles in laboratory-based learning are inadequate infrastructure support and insufficient training for instructors.

Based on the above description, the research questions are: (1) how is the implementation of the mini bank laboratory at Wearnes Education Center, (2) what challenges are encountered in its implementation, and (3) what is its impact on improving students' competencies. This study is expected to contribute to the development of more effective practice-based learning models in the field of banking

2. LITERATURE REVIEW

Concept of Mini Bank Laboratory

A mini bank laboratory is a practice-based learning facility designed to simulate banking operational activities within an educational environment. It enables students to understand real processes such as account opening, financial transactions, administrative recording, and customer service. According to Siregar et al., (2022) the use of a mini bank in learning significantly improves students' understanding of banking operational procedures due to direct experience (*learning by doing*).

Conceptually, a mini bank not only functions as a learning aid but also as a medium for integrating theory and practice. This aligns with the concept of vocational education, which emphasizes applied skills. Sukma et al., (2025) states that practical laboratories such as mini banks can enhance students' job readiness by providing experiences that closely resemble the real industry environment.

Experiential Learning Theory

The learning approach applied in mini bank laboratories is closely related to the Experiential Learning Theory proposed by (Kolb, 2014). This theory explains that effective learning occurs through direct experience and consists of four stages: concrete experience, reflective observation, abstract conceptualization, and active experimentation.

In the concrete experience stage, students directly participate in banking simulation activities such as account opening, transaction recording, customer service, and financial administration. The reflective observation stage occurs when students evaluate their experiences, discuss difficulties, and reflect on the learning process with lecturers

and peers. Furthermore, in the abstract conceptualization stage, students connect their practical experiences with banking theories learned in the classroom. Finally, in the active experimentation stage, students apply the knowledge and skills they have acquired to improve their performance in subsequent simulation activities.

Thus, the mini bank laboratory functions as an experiential learning environment that integrates theory and practice in vocational banking education. Therefore, Experiential Learning Theory serves as an important analytical framework in this study to examine how simulation-based learning contributes to improving students' competencies.

In the context of vocational education, experiential learning is a primary approach because students are required to learn through real practice. Rahmi & Friyatmi (2025) found that simulation-based learning significantly improves both conceptual understanding and practical skills. Furthermore, Devi & Thendral (2023) emphasized that experiential learning methods positively impact students' problem-solving abilities compared to conventional lecture-based methods.

The Role of Laboratories in Vocational Education

Laboratories play a crucial role in supporting the effectiveness of vocational education, particularly in the banking sector. They serve not only as practice spaces but also as learning environments that support comprehensive competency development. Maulana, (2023) states that the availability of adequate laboratory facilities improves learning quality, as students can directly apply theoretical knowledge. Furthermore, Siregar et al., (2022) found that the use of laboratories in vocational learning increases student engagement and accelerates material comprehension.

Thus, the mini bank laboratory becomes an essential component in creating contextual learning that aligns with the needs of the banking industry

Banking Student Competencies

Banking student competencies consist of two main aspects: hard skills and soft skills. Hard skills include technical abilities such as transaction recording, fund management, and the use of banking systems. Meanwhile, soft skills include communication, customer service, professional ethics, and teamwork.

Syahfitri et al., (2025) states that the banking industry requires graduates who not only possess technical expertise but also strong interpersonal skills. In addition, Jafar et al., (2024) found that simulation-based learning such as mini banks significantly improves students' confidence and communication skills.

Therefore, the implementation of a mini bank has the potential to enhance students' competencies comprehensively.

Previous Studies

Various studies have examined simulation-based learning in vocational education. Siregar et al., (2022) found that virtual laboratory-based learning improves students' practical understanding and engagement in vocational education. Rahmi & Friyatmi, (2025) emphasized that experiential learning significantly enhances students' problem-solving abilities and soft skills. In addition, Devi & Thendral, (2023) highlighted that

experiential learning approaches improve conceptual understanding through direct learning experiences. Furthermore, Jafar et al., (2024) found that simulation-based activities contribute positively to the development of students' communication skills and professional readiness.

However, most previous studies mainly focus on learning outcomes rather than examining the implementation process and operational challenges in depth. In addition, studies specifically discussing mini bank laboratory implementation within vocational banking institutions, particularly in relation to industry-oriented competency development, remain limited. Therefore, this study focuses on the implementation process, challenges, and impacts of the mini bank laboratory at Wearnes Education Center.

Based on the review of previous studies, several research gaps can be identified:

1. Previous studies mainly focus on learning outcomes rather than the in-depth implementation process of mini banks.
2. Studies on operational challenges in mini bank laboratories are still limited.
3. There is a lack of research examining the comprehensive impact of mini banks on student competencies within specific institutions.

Therefore, this study focuses on the implementation, challenges, and impact of the mini bank laboratory, aiming to fill the existing research gaps.

Implementation of the Mini Bank Laboratory in Wearnes Educational Institution

The implementation of a mini bank laboratory in educational institutions represents a concrete application of practice-based learning aimed at bridging the gap between theory and the workplace. In the context of vocational education, this implementation not only focuses on providing facilities but also includes system management, curriculum integration, and student involvement in comprehensive banking operation simulations. Sukma et al., (2025) states that the success of laboratory implementation is highly influenced by the institution's readiness in providing infrastructure and managerial support.

In general, the implementation of a mini bank in educational institutions is carried out through several stages, namely planning, implementation, and evaluation. In the planning stage, institutions determine learning objectives, simulation design, and the readiness of facilities and infrastructure. The implementation stage involves students actively participating in activities such as account opening, deposit and loan transactions, and customer service. Meanwhile, the evaluation stage is conducted to assess the effectiveness of learning and the level of student competency achievement. Ni'mah & Widodo (2022) found that structured laboratory implementation significantly enhances learning effectiveness.

In practice, the implementation of a mini bank laboratory also requires integration with the learning curriculum so that simulation activities are not separated from theoretical instruction delivered in the classroom. This is consistent with Experiential Learning Theory which emphasizes the importance of direct experience as part of the learning process. Devi & Thendral (2023) shows that integrating theory and practice through experiential learning improves students' understanding more deeply.

Wearnes Education Center, as a vocational education institution, has implemented the mini bank laboratory as part of its practice-based learning strategy. This implementation aims to provide students with real-world experience in understanding banking operational systems. Students are directly involved in various simulation activities such as financial transactions, administrative recording, and customer service. Thus, students not only gain theoretical knowledge but also acquire practical skills relevant to industry needs.

However, the implementation of the mini bank laboratory in educational institutions, including Wearnes Education Center, is not without challenges. Common obstacles include limited facilities, lack of training for laboratory administrators, and suboptimal integration with digital banking systems. Tan et al., (2023) states that limitations in infrastructure and human resources are the main barriers to optimizing educational laboratories.

Furthermore, the rapid development of digital banking technology requires continuous updates to the simulation systems used in mini bank laboratories. Adam et al., (2025) argues that digital transformation in the banking sector compels educational institutions to adapt their teaching methods to remain relevant to industry demands.

Therefore, the implementation of a mini bank laboratory in educational institutions not only serves as a learning medium but also as a strategic effort to improve the quality of graduates who are ready to face the challenges of the modern banking industry. Hence, examining its implementation, challenges, and impacts is essential to enhance the effectiveness of practice-based learning in the banking field.

Conceptual Framework

Based on theories and previous studies, the conceptual framework of this research can be described as follows:

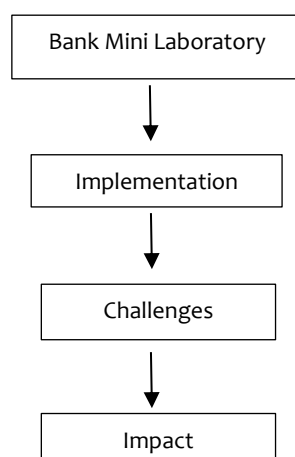


Figure 1. Proposed Conceptual Framework

The conceptual framework of this study illustrates the mini bank laboratory as a practice-based learning medium implemented in the student learning process. In its implementation, various challenges arise, including those related to facilities, human resources, and systems. This implementation subsequently has an impact on the improvement of students' competencies, both in terms of hard skills and soft skills.

3. METHODOLOGY

This study employed a qualitative approach with a descriptive design to obtain an in-depth understanding of the implementation of the mini bank laboratory as a banking simulation tool at Wearnes Education Center. The research was conducted from January to March 2026 at Wearnes Education Center, a vocational education institution that implements practice-based learning in the banking field.

The research subjects consisted of 15 informants selected using purposive sampling techniques. The informants comprised 10 students from different semesters who actively participated in mini bank laboratory activities, 3 lecturers teaching banking-related courses, and 2 mini bank laboratory administrators. Thus, the total number of informants involved in this study was 15 participants. The selection of informants was based on their direct involvement, experience, and understanding of the implementation of the mini bank laboratory.

The inclusion criteria for student informants were: (1) actively enrolled in banking-related vocational programs, (2) having participated in at least four mini bank laboratory practice sessions, and (3) having direct experience in banking simulation activities such as transaction recording, customer service, and financial administration. Lecturer informants were selected based on their involvement in teaching practice-based banking courses, while laboratory administrators were selected based on their responsibility for managing and operating the mini bank laboratory.

Prior to data collection, the researcher obtained research permission and ethical approval from Wearnes Education Center. All participants were informed about the objectives of the study, the confidentiality of their responses, and their voluntary participation in the research process. Informed consent was obtained from all informants before conducting interviews and observations to ensure ethical compliance throughout the study.

Data collection techniques included observation, in-depth interviews, and documentation. Observations were conducted during mini bank simulation activities to examine students' participation and operational procedures. Semi-structured interviews were conducted to obtain comprehensive information regarding participants' experiences, perceptions, and challenges encountered during the implementation process. Documentation techniques were used to collect supporting data such as laboratory activity records, photographs, schedules, and institutional documents.

The data analysis process employed the interactive model developed by Miles and Huberman, consisting of three stages: data reduction, data display, and conclusion drawing. Data validity was ensured through source triangulation, method triangulation, and member checking to confirm the consistency and credibility of the findings.

4. RESULTS

The findings indicate that the implementation of the mini bank laboratory at Wearnes Education Center has been carried out as an integral part of practice-based learning in vocational banking education. The mini bank laboratory functions as a simulation medium that allows students to directly experience banking operational activities such as account opening, transaction recording, financial administration, and customer service practices. This implementation is intended to bridge the gap between theoretical learning and practical application in the banking sector.

Based on observations conducted during learning activities, students actively participated in various operational roles, including tellers, customer service officers, and administrative staff. Through these activities, students gained direct exposure to banking workflows and operational procedures. The observation results also show that students became more familiar with banking terminology and transaction procedures after participating in simulation activities.

The interview findings further reveal that students perceive the mini bank laboratory as an effective learning medium for improving their practical understanding of banking operations. One student explained: "Through the mini bank simulation, I understand better how banking transactions are carried out directly. Previously, I only learned the theory in class, but now I can practice it myself." (Student Informant 3)

Another student stated that the implementation of the mini bank laboratory helped improve communication and customer service skills: "I became more confident when interacting with customers because we practiced directly as customer service officers and tellers." (Student Informant 7)

In addition to students' perspectives, lecturers also emphasized the effectiveness of the mini bank laboratory in supporting experiential learning processes. One lecturer stated: "The mini bank helps students connect theoretical concepts with real banking practices. Students become more active and understand operational procedures faster." (Lecturer Informant 2)

The findings indicate that the implementation of the mini bank laboratory has contributed positively to improving students' competencies, particularly in understanding banking operational systems and enhancing communication skills. Students not only developed technical abilities related to banking transactions but also improved soft skills such as teamwork, confidence, discipline, and service orientation.

However, this study also identified several challenges in implementing the mini bank laboratory. The primary challenge relates to limited facilities and infrastructure. Several supporting devices used in the simulation process are still limited in number, causing practice sessions to be less optimal for all students. In addition, the digital banking simulation system has not been fully integrated with modern banking technology currently used in the industry.

This issue was confirmed by one laboratory administrator who stated: “One of the challenges is that our simulation system is still not fully integrated with modern digital banking applications, so further development is still needed.” (Administrator Informant 1)

Another challenge identified is the limited duration of practice sessions within the academic schedule, which restricts students’ opportunities to gain more intensive hands-on experience. Furthermore, several instructors and laboratory administrators still require additional training to operate digital-based banking simulation systems effectively.

Despite these challenges, the overall findings demonstrate that the implementation of the mini bank laboratory provides substantial benefits for vocational banking education. Students generally expressed positive perceptions regarding the learning process because they were able to experience a learning environment that closely resembles real banking operations.

On the other hand, the positive impact of the mini bank laboratory implementation was reflected in students’ self-assessment and interview responses. Based on interview findings and observation results, most students reported increased confidence in understanding banking operational procedures and performing transaction simulations after participating in repeated practice sessions. Several lecturers also observed improvements in students’ communication abilities, transaction accuracy, and customer service performance during simulation activities compared to their initial practice sessions.

Observation field notes from the practice session conducted on February 26, 2026, showed that students were able to handle customer transaction simulations more systematically, communicate more confidently with customers, and complete administrative procedures with fewer operational errors compared to earlier sessions. One lecturer stated:

“At the beginning of the practice, many students were still hesitant when communicating with customers, but after several simulation sessions, they became more confident and understood the transaction procedures better.” (Lecturer Informant 1)

In addition, one student explained: “After participating in several mini bank practices, I became more confident in serving customers and understanding banking transaction flows.” (Student Informant 5)

Although this study did not employ quantitative pre-test and post-test measurements, the consistency between observation findings, interview responses, and lecturer evaluations indicates that the mini bank laboratory contributes positively to students’ practical understanding, communication skills, and work readiness in vocational banking education.

Overall, the mini bank laboratory at Wearnes Education Center contributes positively to improving students’ competencies through practice-based learning. Nevertheless, improvements in digital infrastructure, laboratory facilities, and human resource

competencies are still necessary to optimize the effectiveness of the mini bank laboratory in accordance with the current developments of the banking industry.

5. DISCUSSION

The findings of this study indicate that the implementation of the mini bank laboratory at Wearnes Education Center has played an important role in supporting practice-based learning in vocational banking education. The mini bank laboratory enables students to gain direct experience in banking operational activities such as account opening, transaction recording, customer service, and administrative management. This finding supports the concept of Experiential Learning Theory proposed by Kolb (2014), which emphasizes that effective learning occurs through direct experience and active participation.

The active involvement of students in simulated banking activities demonstrates that experiential learning can create a more contextual and meaningful learning environment. Through direct practice, students are able to understand banking operational procedures more comprehensively compared to relying solely on theoretical instruction in the classroom. This finding is consistent with previous studies conducted by Rahmi & Friyatmi, (2025), which found that simulation-based learning improves students' conceptual understanding and practical competencies.

Furthermore, the implementation of the mini bank laboratory contributes significantly to the development of students' technical competencies (hard skills). Students become more familiar with banking transaction procedures, financial administration, and banking operational systems. This indicates that practice-based learning through mini bank simulations can bridge the gap between theory and industrial practice. In vocational education, such alignment is essential to prepare graduates who are ready to enter the workforce and adapt to professional environments.

In addition to technical competencies, the findings also reveal improvements in students' non-technical competencies (soft skills), including communication abilities, self-confidence, teamwork, discipline, and customer service orientation. These competencies are highly important in the banking industry because banking services are strongly customer-oriented. The interview findings indicate that students became more confident when interacting with customers during simulation activities. This finding supports the study conducted by Jafar et al., (2024), which emphasizes that simulation-based learning positively contributes to communication skills and professional readiness.

Another important finding of this study is the role of the mini bank laboratory in increasing students' learning engagement. Students tend to become more active and motivated when learning activities involve direct practice rather than passive classroom instruction. This condition indicates that the mini bank laboratory not only functions as a learning facility but also serves as an interactive learning environment that encourages student participation and collaboration.

However, despite the positive contributions, this study also identified several challenges in implementing the mini bank laboratory. One of the primary challenges is the limitation

of facilities and infrastructure. Several devices used in the banking simulation are still limited in number, which affects the effectiveness of practical learning activities. In addition, the banking simulation system used in the laboratory has not been fully integrated with current digital banking technologies. This condition reflects the gap between industrial technological developments and educational facilities available in vocational institutions.

The findings also reveal that the competencies of laboratory administrators and instructors in operating digital-based banking systems still need improvement. As banking industries increasingly adopt digital technologies, vocational institutions are required to continuously update their learning systems and improve human resource capabilities. This finding is consistent with the study by Sari et al., (2024), which states that digital transformation in the banking sector requires educational institutions to strengthen technological competencies among educators and laboratory managers.

Moreover, the limited duration of practical sessions within the academic schedule also becomes an obstacle in optimizing students' learning experiences. Several students reported that they required more practice time to better understand operational procedures and improve their technical skills. Therefore, curriculum adjustment and more intensive practical scheduling may be necessary to maximize the effectiveness of simulation-based learning.

The findings of this study imply that the development of vocational education, particularly in the banking field, should not only focus on theoretical instruction but also prioritize experiential and industry-oriented learning approaches. The mini bank laboratory can serve as a strategic learning medium that supports competency-based education and enhances graduates' readiness for the modern banking industry.

Theoretically, this study strengthens the application of Experiential Learning Theory within vocational banking education by demonstrating that direct simulation activities significantly improve students' competencies. Practically, this study provides recommendations for educational institutions to improve laboratory facilities, integrate digital banking technologies, strengthen instructor competencies, and enhance collaboration with banking industries to ensure that learning systems remain relevant to industrial developments.

Overall, the implementation of the mini bank laboratory at Wearnes Education Center has shown positive contributions to improving students' competencies and learning experiences. Nevertheless, continuous development in terms of facilities, technology integration, and human resource capacity building remains necessary to optimize the effectiveness of practice-based learning in vocational banking education.

6. CONCLUSION

This study concludes that the implementation of the mini bank laboratory at Wearnes Education Center effectively supports practice-based learning in vocational banking education. Through direct involvement in banking simulations, students are able to improve both technical competencies related to banking operations and soft skills such as communication, confidence, and customer service abilities.

The findings contribute theoretically to strengthening the application of David A. Kolb's Experiential Learning Theory in vocational education, particularly in the context of banking simulation learning. Practically, this study highlights the importance of improving digital infrastructure, strengthening laboratory management, and enhancing human resource competencies to optimize simulation-based learning.

Overall, the mini bank laboratory serves as a strategic learning medium that can help vocational institutions prepare graduates who are more adaptive and ready to meet the demands of the modern banking industry.

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