

**STUDY OF THE RELEVANCE OF THE SHARIA BANKING STUDY PROGRAM
(ANALYSIS OF SHARIA BANKING STUDY PROGRAM CURRICULUM)**



Tuti Anggraini¹

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia
tuti.anggraini@uinsu.ac.id

Muhammad Lathief Ilhamy²

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia
mlathiefilhamy@uinsu.ac.id

Ahmad Perdana Indra³

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia
perdanaindra76@gmail.com

Abstract

This research was conducted to find out the quality of graduates, how long the wait for work is, and how the relevance of the implementation of the curriculum that has been implemented in the study program to the needs of the labor market. The latest data from the Central Statistics Agency (BPS) shows that as of August 2022, Indonesia's unemployment rate was recorded at 5.86% of the total working-age population of 209.42 million people. What was astonishing is, of the 209.42 million people, almost 673.49 thousand (7.99%) were undergraduate graduates (S1). This tracer study is an evaluative descriptive study that seeks to describe the profile of graduates and the relevance of the curriculum materials for the Sharia Banking Program through a survey approach. From the results of this study, it is known that the waiting time for graduates to work in companies for more than 6 months is greater by 66 people, for the period before 6 months there are only 26 people and the time span above 18 months is around 24 people. Where the suitability of the field of work graduates as many as 88 people.

Keywords: Tracer Study, Graduate, Curriculum, Sharia Banking

INTRODUCTION

Tracer study is the most important thing that must be done by every study program. Some possible benefits obtained from the implementation of this tracer study activity, namely: 1) Knowing the company's satisfaction with alumni of the study program, which is related to the learning experience they experience, to serve as an evaluation of the performance of the study program. 2) Receiving relevant input as a basis for developing study programs, related to the competitiveness, quality, and work experience of alumni that can be used to address the shortcomings and weaknesses of the study programs. 3) Improving alumni and alma mater relations, because when viewed from the experience of superior study programs, strong alumni and alma mater ties will bring many benefits to the alma mater along with the recognition of the progress of graduates in society.

At the Sharia Banking Study Program Fakultas Ekonomi dan Bisnis Universitas Islam Negeri Sumatera Utara (FEBI UINSU) based on the Decree of the Director General of Islamic Education Number 2500 of 2018 concerning Graduate Competency Standards and Graduate Learning Outcomes of Graduate Study Programs at Islamic Religious Colleges and Sharia Faculties at Higher Education and Academic Papers Formulation of Graduate Learning Outcomes Sharia Banking Study Program, the main profile of graduates of the Sharia Banking Study Program is as practitioners, analysts, researchers, and developers of Sharia Banking as well as entrepreneurs who have a good personality, knowledgeable and up-to-date in their fields, capable of carrying out their duties, and responsible for carrying out their duties based on Islam, knowledge, and expertise.

For the development of study program curricula, tracer study activities are also urgently needed. Because the study program curriculum is related to a set of plans and arrangements regarding learning materials from learning and teaching activities, and assessments that are used as guidelines for implementing learning activities in study programs. Not only that, a clear and labor market-oriented curriculum is also expected to be able to resolve or at least minimize the lack of human resources in the development and progress of Islamic financial institutions. As stated by Prof. Abdul Manan that one of the obstacles in Islamic banking is human resources (Manan, 2012). The curriculum contains graduate competency standards that are structured into main, supporting, and other competencies that support the achievement of goals, and implementation of the vision and

mission of the study program. The curriculum contains courses that support the achievement of graduate competencies and provides flexibility for students to broaden their horizons and deepen their expertise according to their interests, and is equipped with course descriptions, syllabi, lesson plans, and learning evaluations. In curriculum design, it must have relevance to the depth of the material, objectives, scope, and organization that encourage the formation of personality skills, hard skills, and soft skills that can be applied in various circumstances.

At the Sharia Banking Study Program UINSU, the competency-based curriculum was developed based on the Decree of the Minister of National Education No. 045/U/2002 which explained that the competencies of the Sharia Banking study program consisted of three competencies, namely main competencies, supporting competencies, and other competencies. The competencies above have five indicator elements, namely: mastery of knowledge and skills, mastery of work, the foundation of personality, mastery of attitudes, and mastery of social life. For the Sharia Banking Study Program, the Ministry of National Education does not stipulate a core curriculum as stipulated in article 11 paragraph (1) of the Decree of the Minister of National Education Number 232/U/2000, and subsequently determined by the tertiary community together with the professional community and graduate users. Meanwhile, the curriculum for the Religious Sciences study program was determined based on the Decree of the Minister of Religion No. 353/2004, and spelled out SK Director General Bagais No. Dj. II/114/2005. The curriculum implemented by the Sharia Banking Study Program, Faculty of Islamic Economics and Business, is the curriculum for the 2015/2016 academic year, the curriculum that was developed through workshops in 2015.

The curriculum that has been prepared is still with reference to the applicable provisions, which are based on the Decree of the Minister of Religion of the Republic of Indonesia No. 383 of 1997 dated June 30, 1997. The 2015 curriculum requires that each student complete a minimum of 144 credits of academic activity. The curriculum in the Sharia Banking Study Program from the 2015-2017 period has not undergone any changes.

Choose the right learning method to achieve competence. A review of the curriculum is carried out to evaluate the implementation of the curriculum that is ongoing and is always adjusted to the needs of the business world (market) and the latest

developments in science according to the study program field. For the Sharia Banking Study Program, the Ministry of National Education does not stipulate a core curriculum as stipulated in article 11 paragraph (1) of the Decree of the Minister of National Education Number 232/U/2000, and is subsequently determined by the higher education community together with the professional community and graduate users.

The curriculum review was carried out by conducting a survey of graduate users, students' wishes in accordance with their interests after completing their studies, lecturers as education implementers, experts/experts in Sharia banking, and comparing the curriculum with other similar universities.

REVIEW OF LITERATURE

Tracer Study

According to the Schomburg tracer study, it is a form of an empirical study that can provide valuable information for evaluating the results of education and training from a particular higher education institution (Schomburg, 1995). This information can be used for further institutional development in the context of quality assurance. By proposing a follow-up approach to alumni tracing that should enable higher education institutions to obtain information indicating possible deficiencies in study program education and become the basis for future study program planning activities. Therefore, information on the professional success (career, status, income) of graduates is also needed as information on the relevance of knowledge and skills (relationships between knowledge and skills and job requirements, the field of work, and job position). Graduates may also be asked to rate the conditions and terms of study they experience retrospectively (evaluation in the narrow sense).

According to IPEC with tracer study, most of it is an investigative approach at one point in time that produces data about the impact that has been achieved. The end goal of a tracer study is similar to other goals of impact assessment which is to systematically analyze the lasting impact or significant change – positive or negative, intentional or not in the lives of people brought about by a particular action or series of actions (Schomburg, 1995).

Tracer study can also be used by study programs to find out the needs of stakeholders for alumni of study programs. Therefore, the tracer study aims to receive input

and evaluation from stakeholders so as to realize “the learning and working experience” that occurs by graduates who aim to develop study programs. According to Schomburg, the basic purpose of tracer study activities is to find out/identify the quality of graduates of study programs in the world of work, while the specific objectives of the tracer study are: 1) Identifying competency and skill profiles of graduates. 2) Knowing the relevance of the implementation of the curriculum that has been implemented in tertiary institutions with the needs of the labor market and professional development in the competence of the department. 3) Evaluating the relationship between curriculum and study in the department as a scientific development. 4) As a contribution to the accreditation process of the department.

The tracer study is also one of the stages of activities carried out in order to find out between competencies and market needs. Where Tracer Study can measure and track graduate performance so that clear indicators can be obtained about graduate profiles from Sharia Banking Study Programs. This graduate profile includes at least three things required for accreditation requirements, namely the waiting period for graduates, the percentage of graduates who have work, and the first income earned. Alumni have an important role in the university to see how many alumni are absorbed in the industrial world. The more alumni who are absorbed in the industrial world, the better the university’s image will be (Razi, M., faradika, Faradika, & Zulfahmi, 2021).

Curriculum

The curriculum has various meanings both between countries and between educational institutions. These differences arise because of differences in the basic philosophy adopted by educational experts. This causes different interpretations of the curriculum. The curriculum comes from the Latin word *currere*, which literally means running field. The field has a start limit and a finish line (Dakir, 2010). This understanding in the field of education is explained that learning materials have been determined with certainty, where to start teaching and when to end, and how to master learning materials. The curriculum was once interpreted as a “lesson plan” which was divided into two, namely the minimum lesson plan and the decomposed lesson plan. However, this doesn’t hit the mark because in reality at school the lesson plans don’t only talk about the teaching process, they even discuss more broadly about education (Dakir, 2010). The definition of

curriculum changes with the development of society and technology. The curriculum is no longer limited to teaching plans but is complex, covering all aspects of education, as well as the higher education curriculum. According to Kepmendiknas Number 232/U/2000 it is defined as the higher education curriculum is a set of plans and arrangements regarding content and study materials and lessons as well as delivery and assessment methods used as guidelines for organizing teaching and learning activities in tertiary institutions.

A curriculum is a program that is structured and implemented to achieve an educational goal. Thus, the curriculum can be interpreted as a program in the form of program documents and program implementation. As a curriculum document, it is manifested in the form of course details, syllabus, lesson plan, and success evaluation system while the curriculum as a program implementation is a form of learning that is actually carried out (actual curriculum) (*Sebuah Alternatif Penyusunan Kurikulum*, 2008).

RESEARCH METHOD

This tracer study is an evaluative descriptive study that seeks to describe the profile of graduates and the relevance of the curriculum materials for the Sharia Banking Program through a survey approach. Graduate profile variables, including: 1) waiting period for graduates, 2) the percentage of graduates who are already working, and 3) first income earned. Variable relevance of the Sharia Banking Program curriculum to the competency needs of graduates, namely life skills and lecture material received by graduates with work needs as professionals.

The source of data from this research is the alumni of the Sharia Banking Study Program from 2019-2021. Graduates of this period have received the 2015 curriculum during college from the first semester. This research is descriptive evaluative in nature which will later provide results from the evaluation of alumni who have worked both in the world of Islamic banking or other financial institutions and other professions. All data collected through questionnaires and documentation were analyzed using percentage descriptive analysis techniques.

RESULTS AND DISCUSSION

Explanation of the research methodology aims to provide an explanation of the flow of the implementation of the tracer study, starting from the planning and preparation stages of the tracer study to obtaining conclusions and the tracer study report book of UINSU. The results of the study show a structured and systematic overview of the tracer study scheme of UINSU. The stages of implementing the tracer study UINSU are shown in Figure 1:

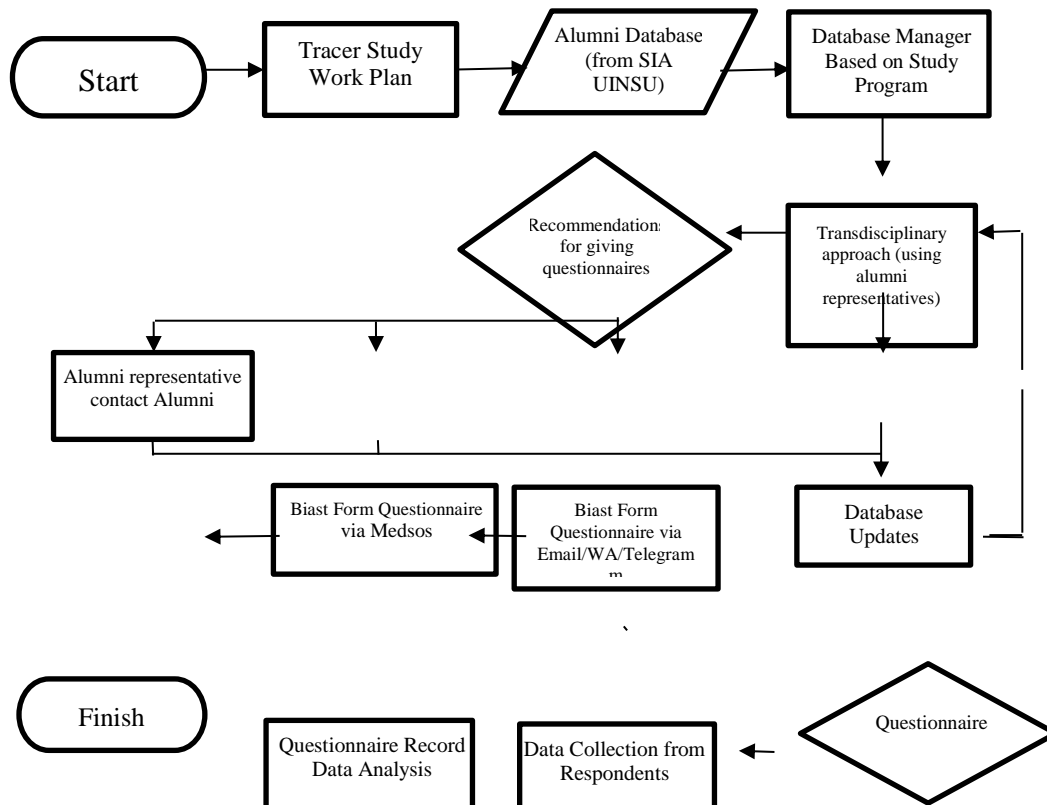


Figure 1
Flowchart of Tracer Study Implementation

Source: Guidelines for the Preparation of Tracer Study Documents at UINSU

Instrument

The instrument used in tracking these graduates is in the form of a questionnaire which is distributed via the questionnaire link <https://tracerstudy.usu.ac.id/> to alumni. Aspects of the questions on the tracer study questionnaire include: a) Alumni Identity; b) The distribution of the main jobs of alumni; c) The job waiting period; d) The media used to get the job; e) About work (compatibility of work with the field of study, type of company, place of work, company location, position, and title); f) Learning methods

during lectures; g) Assessment of alumni on required competencies (ethics, main competencies, English language skills, use of information technology, cooperation, and self-development).

Assessment

From the results of the analysis of the tracer study questionnaire, the response rate of alumni of the Bachelor of Sharia Banking Study Program who filled out the tracer study questionnaire reached more than 50%. From these results, it was found that in general, the distribution of graduates of the Sharia Banking Undergraduate Study Program worked in government agencies, offices, and educational institutions in management. In addition, there are also alumni who work in private and state-owned companies and also as entrepreneurs.

Evaluation

Based on the results of the analysis and reports compiled by the Student Affairs and Alumni Affairs Bureau, the Study Program can evaluate the current curriculum and learning methods. The results of the evaluation are based on the tracer study of the Sharia Banking Undergraduate Study Program, namely: a) Improving soft skills in learning such as creative thinking, decision-making, professionalism, commitment, and interpersonal skills; b) Improve other competencies such as information technology and foreign language skills.

The results of the tracer study of the Sharia Banking Study Program are published on the website <https://uinsu.ac.id/pusat-karir/> as well as being used as material for evaluating Sharia Banking Study Programs to create work programs in order to improve the quality of graduates and become the basis for compiling development programs that need to be carried out to improve the quality of future graduates.

Utilization of Study Results

The results of the tracer study of the Sharia Banking Study Program as a whole can be utilized to improve the learning process, build and expand the relationship between the Sharia Banking Study Program and the distribution of alumni and facilitate the Study Program in obtaining job information and developing graduate careers. Activities between students of the Sharia Banking Study Program and alumni who are members of IKA FEBI UINSU, through family gatherings, mix and me, sharing sessions, Speak Up activities

continue to be established as an expansion of forms of collaboration including as a place for research for the final project of Bachelor of Sharia Banking students.

Graduate Waiting Time

Table 1
Graduate Waiting Time

Graduation Year	Number of Graduates	Number of Tracked Graduates	Number of Graduates Tracked by Waiting Time to Get a Job		
			WT < 6 Months	6 ≤ WT ≤ 18 Months	WT > 18 Months
2	3	4	5	6	7
TS-4	0	0	0	0	0
TS-3	0	0	0	0	0
TS-2	169	138	26	66	24
Amount	169	138	26	66	24

Source: Tracer Study Report for 2021

Information:

The type of work/position in the job does not match or does not match the graduate profile planned in the curriculum document.

The type of job/position in the job is quite in accordance with the graduate profile planned in the curriculum document.

The type of work/position in the job matches or closely matches the graduate profile planned in the curriculum document.

NL = Number of study program graduates in 3 years (TS-4 to TS-2).

NJ = Tracked number of study program graduates in 3 years (TS-4 to TS-2).

BS1 = Number of traceable graduates with low job suitability.

BS2 = The number of traceable graduates with moderate work field suitability.

BS3 = Number of traceable graduates with high job suitability.

TS-2 = 2018-2019

TS-3 = 2017-2018

TS-4 = 2016-2017

Suitability of the Graduate Work Field

Table 5
Suitability of Graduate Work Fields

No	Graduation year	Number of Graduates	Number of Tracked Graduates	Number of graduates Tracked by Level of Conformity in the Field of Work		
				Low	Currently	Tall
1	2	3	0	5	6	7
1	TS-4	0	0	0	0	0
2	TS-3	0	0	0	0	0

3	TS-2	169	138	22	86	8
Amount		169	138	22	86	8

Source: Tracer Study Report for 2021

Information:

The type of work/position in the job does not match or does not match the graduate profile planned in the curriculum document.

The type of job/position in the job is quite in accordance with the graduate profile planned in the curriculum document.

The type of work/position in the job matches or closely matches the graduate profile planned in the curriculum document.

NL = Number of study program graduates in 3 years (TS-4 to TS-2).

NJ = Tracked number of study program graduates in 3 years (TS-4 to TS-2).

BS1 = Number of traceable graduates with low job suitability.

BS2 = The number of traceable graduates with moderate work field suitability.

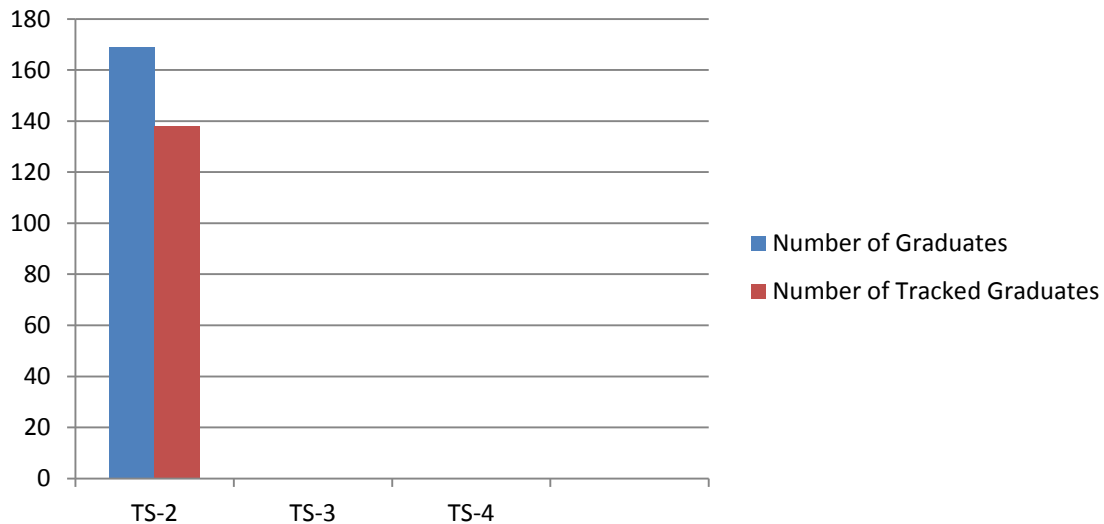
BS3 = Number of traceable graduates with high job suitability.

TS-2 = 2018-2019

TS-3 = 2017-2018

TS-4 = 2016-2017

Tracked Graduates



Source: Tracer Study Report for 2021

PSSPS Graduate User Satisfaction

Table 6
PSSPS Graduate User Satisfaction

No.	Graduation Year	Number of Graduates	Number of Graduate User Respondents	Number of Graduates Assessed by Users
1	2	3	4	5
1	TS-4	0	0	0
2	TS-3	0	0	0
3	TS-2	169	56	116
Amount		169	56	116

Source: Tracer Study Report for 2021

Information:

NL = Number of study program graduates in 3 years (TS-4 to TS-2).

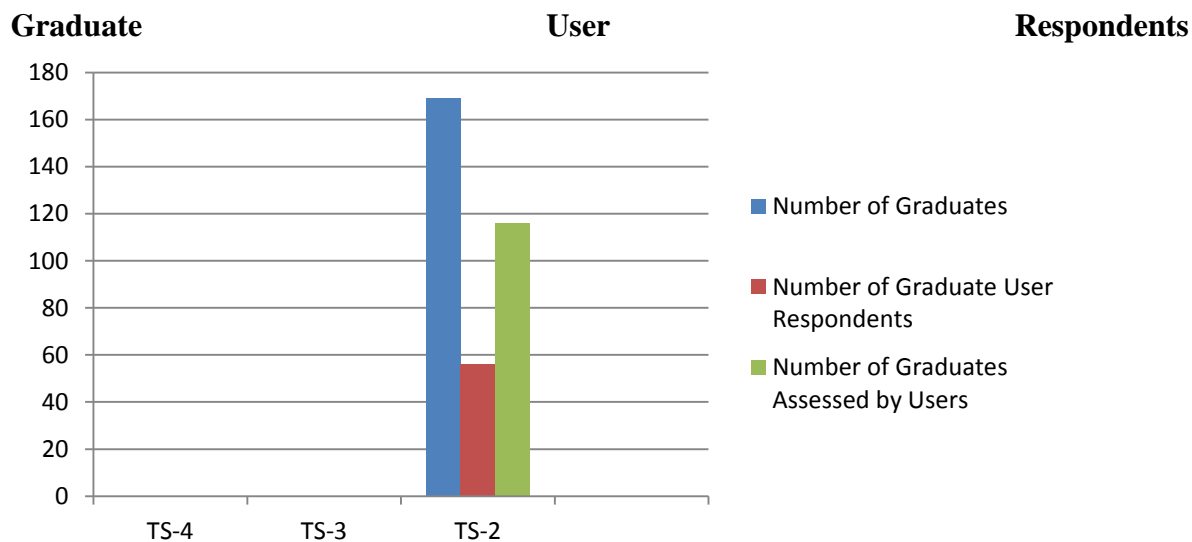
NR = Number of graduate user respondents who gave responses to the study program graduate tracking study in 3 years (TS-4 to TS-2).

NJ = Number of study program graduates in 3 years (TS-4 to TS-2) assessed by users.

TS = 2020-2021

TS-1 = 2019-2020

TS-2 = 2018-2019



Source: Tracer Study Report for 2021

Table 7
Level of User Satisfaction

No	Ability Type	User Satisfaction Rate(%)				Follow-Up Plan by UPPS/PS	
		Very Good	Good	Enough	Not Enough		
1	2	3	4	5	6	2	
1	Ethics	95,26	4,74	0	0	Requires students to take part in the Ma'had program at UINSU	
2	Expertise in the field of science (main competency)	90,36	9,64	0	0	Adding National level training: Sector of Sharia Banking and Data Processing	
3	Foreign language skills	86,7	13,3	0	0	Establish cooperation in foreign language training with internationally reputed institutions	
4	Use of information technology	88,32	11,68	0	0	Organizing computer training in the fields of Microsoft Office, bank operational systems, Myob, etc	
5	Ability to communicate	90,54	9,46	0	0	Organizing Communication training which includes: Excellent Service, Public Speaking	
6	Cooperation	91,47	9,53	0	0	Conduct leadership training and intra-campus organizational guidance	
7	Self-development	96,1	3,90	0	0	Organizing Community Services which are attended: Socialization of Sharia Banking Literacy, Sharia Investment, MSME Development and Workshop, Sharia Banking Operational Training	

No	Ability Type	User Satisfaction Rate(%)				Follow-Up Plan by UPPS/PS	
		Very Good	Good	Enough	Not Enough		
1	2	3	4	5	6	2	
Amount		638.75	62,25	0	0		

Source: Tracer Study Report for 2021

Curriculum Relevance of the Sharia Banking Study Program

As explained in the introduction, the Sharia Banking Study Program Curriculum still follows the 2018 Indonesian National Qualifications Framework (KKNI) regulations. However, the development of the current curriculum is based on Independent Learning Independent Campus/ *Merdeka Belajar Kampus Merdeka* (MBKM). In order to be able to respond to these fast, varied, and disruptive dynamics and changes, PTKI in organizing education and learning as one of the *tri dharma* of higher education is expected to be able to develop innovative, creative, collaborative, and adaptive learning patterns and models as vehicles that can encourage and forming student abilities related to thinking skills (critical thinking, creative, computational thinking, and flexible knowledge), productive action (innovative, communicative, collaborative, complex problem solving, self-management, coordination, decision making), and the development of emotional intelligence (service orientation, negotiating ability, flexibility, agility, and adaptability). Facing the opportunities, challenges, and demands faced by tertiary institutions including PTKI, the MBKM policy is one of the strategic answers that can be implemented by PTKI in the administration and management of higher education because this policy encourages tertiary institutions to be more autonomous, innovative, productive, adaptive, and relevant to social dynamics, progress in science and technology, the world of industry and the world of work.

The MBKM policy includes four main policies related to the administration of education and the management of tertiary institutions, namely: facilitating the opening of new study programs, changing the higher education accreditation system, facilitating state universities to become PTNs with legal entities, and the right to study three semesters outside the study program.

The objectives of the MBKM policy are: a) Encouraging a learning process in higher education that is increasingly autonomous and flexible; b) Creating a learning culture that is innovative, not restrictive, and in accordance with student needs; c) Improving the quality

of graduates so that they have the capabilities needed in the 21st century and industrial era 4.0. society 5.0; d) Improving student learning capabilities by fulfilling student learning rights by using a life-based, capability, and transdisciplinary learning approach; e) Facilitate students' learning rights in accordance with their interests and potential so that they become graduates who are competitive and have personality; f) Provide insight and experience for students so that they become graduates according to the graduate profile.

The MBKM curriculum offers several programs, namely certified internships, independent student exchanges, teaching campuses, and certified independent project studies. The students have the opportunity for 1 (one) semester or the equivalent of 20 (twenty) credits to study outside the study program. at the same College; and a maximum of 2 (two) semesters or the equivalent of 40 (forty) credits studying in the same study program at different tertiary institutions, studying in different study programs in different tertiary institutions; and/or learning outside of Higher Education. Learning in the MBKM provides challenges and opportunities for developing creativity, capacity, personality, and student needs, as well as developing independence in seeking and finding knowledge through realities and field dynamics such as ability requirements, real problems, social interaction, collaboration, self-management, performance demands, targets and achievements.

CONCLUSION

Sharia Banking Study Program FEBI UINSU is an active member of the Association of Sharia Finance and Banking Study Programs (APSKPS) Based on the Forum Group Discussion of the National Level Islamic Banking Study Program, which was attended by the management of the Islamic Banking Study Program FEBI UINSU on March 14th-16th 2022 to synergize the MBKM, Sharia Banking Study Program as a follow-up to the Cooperation Agreement in the Association of Indonesian Sharia Finance and Banking Study Programs, that the Sharia Banking Study Program should have to realize MBKM-based curriculum. This is because the main achievement of the Graduate Profile of the Sharia Banking Study Program is to become a Sharia Banking Practitioner. Therefore it would be nice if this curriculum was implemented by doing a certified internship which could be adapted to 1-semester lessons with a count of 20 credits.

The continuation of this research was also carried out by researchers to see the development of the Sharia Banking Study Program curriculum at UIN Syarif Hidayatullah Jakarta and at FEBS Institut Tazkia Bogor on 12-13 July 2022. The two tertiary institutions have started implementing the MBKM Curriculum although it is still in a simple stage, namely taking courses at the same study program at different universities. The conclusion is that in order to achieve a superior Sharia Banking Study Program, the MBKM curriculum must indeed be implemented by universities so that the concerns of universities about a large number of unemployed graduates will be minimized.

For the courses themselves, based on the results of the researcher's interviews with stakeholders, namely Mr. Dicky Himawan from BSI and Mrs. Mailis Warti from BPRS Puduarta Insani, they said that the courses in the Sharia Banking Study Program, FEBI UINSU are good. Then, the challenge is how the ability of the study program to improve the soft skills that students must have (Interview Results, 2022).

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