

**DESIGN CURRICULUM OF ISLAMIC ECONOMICS BASED ON
INDEPENDENT LEARNING INDEPENDENT CAMPUS (MBKM) TO INCREASE
THE COMPETITIVENESS OF GRADUATES**

Imsar¹

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
imsar@uinsu.ac.id

Rahmat Daim Harahap Imsar²

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
rahmatdaimharahap@uinsu.ac.id

Nurul Jannah³

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
nuruljannah@uinsu.ac.id

Purnama Ramadani Silalahi⁴

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
purnamaramadani@uinsu.ac.id

Robi Mufti⁵

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
robimufti58@gmail.com

Abstract

The Independent Learning Independent Campus (MBKM) curriculum in the Islamic Economics Study Program has not been implemented optimally. Universities experience many obstacles in implementing the MBKM system, including those related to the conversion of grades and the assignment of grades to the selected subjects, the different curriculum models used, the limitations of teaching lecturers, and the materials to be taught. In this study, the authors use qualitative data types with Primary and Secondary Data Sources. The results of this study indicate that the MBKM implementation can be carried out for students in semester 5 by carrying out a student exchange program and for students in semesters 6 and 7 by carrying out an internship program outside the college. Based on the results of interviews with the Dean and Head of the Islamic economics/sharia economics study program at three well-known universities, namely UIN Syarif Hidayatullah, the Tazkia Institute, and Padjadjaran University, the researchers concluded that the MBKM Program opens opportunities for students to develop their skills, expand their networks and go directly into the world of work. Therefore, in the future, alumni can adapt young and be able to compete with graduates.

Keywords: Curriculum, Islamic Economics, Competitiveness of Graduates

INTRODUCTION

Guidelines for the Implementation of the Independent Learning-Independent Campus Education System (MBKM) which is under the Ministry of Religion are contained in the Director General of Islamic Education Decree Number 7290 of 2020. The MBKM program aims to create superior human resources who master a variety of scientific fields that can be implemented in the world of work and the business world (Fadli, 2021). Independent Learning -Independence Campus (MBKM) is intended to provide comfort, enjoyment of learning and strengthen competence by synergizing the needs of the world of work with the learning achievements of study program graduates and prioritizing manners and ethics so that they can be useful in society (Rahmi, 2022).

To create a pleasant learning atmosphere, the MBKM program provides 8 off-campus learning activities that students can do (Padjajaran University, 2020). Learning process activities outside the study program within the Independent Campus include internships or work practices, projects in villages, student exchanges, research, entrepreneurship, independent studies, humanitarian projects, and teaching at schools (Prahani, 2020). In order for this activity to run carefully, the presence of the MBKM program launched by the government certainly requires seriousness and willingness from tertiary institutions as implementers of this policy (Handayani, 2021). Many policy revisions need to be carried out and born so that this program can run well (Fauzan, 2021). After 2 years the program was launched, this program faces a big challenge where the Covid 19 pandemic has had positive and negative impacts on the education system in the country (Suryaman, 2020). Hendrikus Dasrimin found that the Covid 19 pandemic was an obstacle to implementing the MBKM program (Dasrimin, 2021). This finding is different from Ignasius Suswakara's view that the pandemic has actually ushered in a manual pattern of tertiary education to shift to a digital education pattern. The pandemic is considered a good momentum (Suswakara, 2021). Lhutfi and Mardiani revealed that this program made the many studies taken interfere with the study path itself. Not only that, this policy often creates confusing policy changes and does not pay attention to sustainability aspects (Luthfi, 2020). This research actually contradicts Prahani's research which reveals that students can empower themselves and find their passion through the MBKM program

(Prahani, 2020). Meanwhile, S. Arifin and Muslim in their research questioned the readiness of small and newly pioneering universities to adapt to MBKM and whether universities with superior accreditation would want to collaborate with universities with C accreditation or even whether big companies would want to collaborate with small universities. This study found that tertiary institutions with accreditation C and small tertiary institutions will encounter many obstacles in adapting to implementing MBKM. Meanwhile, A accredited university will find it easier to get recognition from international accreditation bodies such as CHEA, USDE, EQAR, etc. (Arifin, 2020). Research by Siti Hajar Rohaenah, et al found that almost half of the students majoring in Islamic Economics at Djuanda University, Bogor thought the MBKM policy would require additional costs if this policy was enforced and that not a few students were not supported by their families (Rohaenah, 2022).

The MBKM policy for the Islamic economics study program, especially at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Sumatera Utara (UIN SU), has not been implemented, several constraints and strategic planning need to be carried out in great detail. Some of the obstacles faced are the existence of prerequisite courses with selected materials that need to be reviewed if this program is collaborated with different study programs. This is because each study program has its own policy regarding the placement of courses with the semester students are taking. All of this depends on the curriculum model used. Unless there has been an agreement between similar study programs that have the will to adjust it. Not only that, the concern that there is a buildup in certain subject areas also needs a fair solution because the study program lecturers are also limited. In addition, it is necessary to anticipate that students who tend to prefer easy subjects must also be considered because lecturers need to revise between material, theory and student work practices. As well as the faculty's attention to the increasing lecturer workload with this policy, it must also be considered. To help solve this problem, this research is very important to do. The formulation of the problem in this research is how to design the MBKM-based Islamic Economics Study Program Curriculum Development in increasing the competitiveness of graduates.

REVIEW OF LITERATURE

Curriculum Design

Design can be formulated as a deliberate process of thinking, planning, and selecting parts, techniques, and procedures that govern a goal. Meanwhile, according to Prof. Dr. S. Nasution in his book entitled *Kurikulum dan Pengajaran*, the curriculum is a series of plans to expedite the teaching and learning process. The plans drawn up are under the responsibility of educational institutions and teachers there. The content of the curriculum is in the form of social problems faced by students now and in the future. Material sequences are arranged based on the needs, interests and abilities of students. Problem centered design emphasizes the content and development of students. There are at least two variations of this curriculum design model, namely 1) The Areas of Living Design, namely In this learning procedure objectives that process (process objectives) and content (content objects) are integrated. Passive mastery of information is still stimulated. Another feature is using the experiences and situations of students as openings for the way to study areas of life. This design simultaneously attracts students' interest and brings them closer to fulfilling their needs in society. 2) The Core Design, namely according to this concept the cores of teaching materials are focused on individual and social needs. The core design is usually also called the core curriculum. There are many different views on the core design. The majority view the core curriculum as an educational model or educational program that provides general education. In several curricula currently, in force in Indonesia, the core curriculum is called a group of courses or general basic subjects and is directed at developing personal and social abilities. If the group of specialization courses/subjects is directed at mastering certain skills/vocations, then this group of subjects is aimed at the formation of healthy, good, mature individuals and citizens who are able to foster good cooperation as well.

Independent Learning Independent Campus (MBKM)

The Ministry of Education and Culture launched a new policy in an effort to reduce national unemployment by synchronizing the world of education with the business world and the industrial world (Dzikria, 2021). The policy of the Ministry of Education and Culture is in the form of the Independent Learning Independent Campus (MBKM)

curriculum which was launched in 2020. The Ministry of Education, Culture, Research, and Technology formulated this policy in the Regulation of the Minister of Education, Culture, Research, and Technology (Permendikbud) No. 3 of 2020 (Hendrawan, 2021). In the MBKM curriculum, students are given the opportunity to take part in the lecture process in other study programs at the same university, or in the same study program but at a different university, or take part in an internship program in industry. With the MBKM curriculum, the concept of the curriculum is basically still in the process of being implemented in each tertiary institution in accordance with the situation and conditions of need either through MoU programs between domestic and foreign universities, companies, and other social institutions. As a reference the MBKM curriculum concept is contained in the guidebook, namely, the form of learning activities in accordance with Permendikbud No. 3 of 2020 Article 15 paragraph 1 can be carried out within the Study Program and outside the Study Program (Sopiansyah, 2022).

The basis for the implementation of MBKM is based on Permendikbud number 3 of 2020 concerning National Higher Education Standards. Curriculum is a set of plans and arrangements regarding objectives, content, and learning materials as well as methods used as guidelines for implementing learning activities to achieve Higher Education goals (Directorate General of Higher Education, 2020). As described in Article 11 of the Minister of Education, Culture, Research, and Technology (1) The characteristics of the learning process as referred to in Article 10 paragraph (2) letter consist of interactive, holistic, integrative, scientific, contextual, thematic, effective, collaborative, and student-centered characteristics. In implementing the MBKM curriculum, mature collaboration is needed so that curriculum implementation can run well (Setiawan, 2020). In implementing the MBKM curriculum, the collaboration between tertiary institutions must really be involved in preparing graduates so that they are aligned with the business world, the industrial world, and society (Yani, 2021).

RESEARCH METHOD

This study uses a qualitative approach. The research locations for in-depth interviews were carried out at UIN Syarif Hidayatullah, Tazkia Institute Bogor, and

Padjadjaran University Bandung. Meanwhile, the FGD will be planned in Medan. The data sources for this research are primary data and secondary data. The primary data in this study is in-depth interviews. In this study, informants were randomly selected to represent a group of tertiary institutions that had already implemented MBKM, namely: 1) UIN Syarif Hidayatullah, 2) Tazkia Institute Bogor, and 3) Padjadjaran University. Meanwhile, the secondary data in this study are literature reviews, as well as curriculum documents in Islamic economics and Islamic economics study programs at other tertiary institutions. The stages of data collection carried out are: 1) Starting the Interview, 2) Asking Questions, 3) Ending the depth interview. The stages of data analysis are the stages of data collection, data reduction, data display, and conclusions. The following informants from in-depth interviews in this study:

Table 1
List of Informants' Names

No	Name	Position	College
1	Prof. Dr. Amilin, S.E.Ak., M.Si., CA., QIA., BKP., CRMP	Dean of Economics and Business Faculty	UIN Syarif Hidayatullah
2	Dr. Erika Amalia., MA	Head of Islamic Economics Study Program	UIN Syarif Hidayatullah
3	Dr. Achmad Firdaus, M.S.i	Dean of Economics and Business Faculty	Tazkia Institute Bogor
4	Sebastian Herman, M.Ec	Head of Islamic Economics Study Program	Tazkia Institute Bogor
5	Dr. Cupian, S.E., MS	Head of Islamic Economics Study Program	Economics and Business Faculty of Padjadjaran University

RESULTS AND DISCUSSION

Alumni are the output of universities. They become a very important and inseparable part of universities (Junaidi, 2020). Alumni graduates who work in various companies or agencies, both private and government, as well as entrepreneurship, will greatly affect the image of tertiary institutions, especially the study programs pursued so far. Working alumni graduates are expected to be able to have a positive impact on the

well-being of themselves, their families, the surrounding environment, the nation, and the State. However, alumni graduates who are not yet working are actually a concern for universities to find out what causes it and how this can happen, especially since these alumni have long completed their studies (Yani, 2021).

The success of the study program is reviewed by its successful output results. Of course, this is inseparable from the design of the curriculum taught in Higher Education. Fred Percival and Henry Ellington define that curriculum design as a pattern of development from the planning process then validated then implemented and ends with curriculum evaluation. Evaluation is a very important part of higher education to review the success rate of its Alumni (Baharuddin, 2021). In increasing the competitiveness of graduates of the Islamic Economics Study Program, researchers conducted in-depth interviews with tertiary institutions that have implemented the MBKM curriculum and have pretty good branding and have produced graduates who can be accepted to work in companies, private and government agencies and create jobs for the surrounding community. These universities are UIN Syarif Hidayatullah, Tazkia Institute, and Padjadjaran University



Figure 1
In-Depth Interview at UIN Syarif Hidayatullah

Based on in-depth interview at UIN Syarif Hidayatullah Jakarta, this activity was attended by the dean and the head of the study program as well as the secretary and lecturers of the Islamic Economics study program at UIN Syarif Hidayatullah. In the

discussion, the efforts made by the Faculty and the Islamic Economics Study Program, Faculty of Economics and Business (FEB) UIN Syarif Hidayatullah, were to establish good relations with companies and institutions that are targeted by universities, such as visiting lecturers and students to several companies, namely Muamalat Institute, Financial Services Authority (OJK), and other places. This effort is made so that companies can find out the availability of students who can be used as partners to work in these agencies and establish good relationships with companies and build good company branding. This can also add insight to the study program to find out the criteria needed by companies to be able to work in these companies because every company should have its own criteria.

The management of the faculty and study programs is responsive and active in supporting the activities of students and alumni to continue to increase the competitiveness of graduates of the Islamic Economics Study Program. The Dean is also very concerned about and maintains the quality of education in the Faculty of Economics and Business. This is evidenced by the support and action carried out by the Dean of FEB UIN Syarif Hidayatullah, Prof. Dr. Aminin, SEAk., M.Si., CA., QIA., BKP., CRMP who dared to take steps and decisions to form and implement the Independent Learning Independent Campus curriculum to increase the competitiveness of Islamic Economics study program graduates. In this case, the faculty opens wide opportunities for students to take part in internship programs organized by the government or find the internship places they want themselves. So that students are liberated with apprenticeship programs that will be converted with relevant course scores. This is expected to be able to increase the creativity, experience, and quality of these students so that students can go directly into the field and experience good work practices in companies, government and private agencies, and other places.

Meanwhile, the research team continued the second in-depth interview which was held at the Tazkia Institute Bogor directly with the Dean of the Faculty of Sharia Economics & Business, Mr. Dr. Achmad Firdaus, M.Sc. and Coordinator of the Islamic Economics Study Program namely Mr. Sebastian Herman, M.Ec. The results of the in-depth interviews that have been carried out summarize some of the activities that have been carried out by the Tazkia Institute in increasing the competitiveness of graduates of

Islamic economics study programs in tertiary institutions, namely by forming concentrations that are the targets of graduates of Islamic Economics at the Tazkia Institute. These concentrations are taken by students in semester 6. The choices for these concentrations include: 1) Islamic Finance and Monetary, 2) Halal Industry, and 3) Islamic Digital Economy. The courses related to this concentration are 1) Islamic Finance and Monetary with subjects: a) Islamic Monetary System, b) Islamic Capital Market, and c) Islamic Public Finance. 2) Halal Industry with courses: a) industrial economics, b) Islamic Political Economics, c) Halal Industrial Development, d) Fiqh for Halal Industry Products & Services, e) Halal Governance. The findings from the results of this in-depth interview are quite different from before where at the Tazkia Institute, graduates of the Islamic economics study program are more structured and have a concept of direction and goals. Graduates of the Islamic economics study program are expected to be able to create their own businesses and work in different job markets. 2) Halal Industry with courses: a) Industrial Economics, b) Islamic Political Economics, c) Halal Industrial Development, d) Fiqh for Halal Industry Products & Services, e) Halal Governance. The findings from the results of this in-depth interview are quite different from before where at the Tazkia Institute, graduates of the Islamic economics study program are more structured and have a concept of direction and goals. Graduates of the Islamic economics study program are expected to be able to create their own businesses and work in different job markets. 2) Halal Industry with courses: a) industrial economics, b) Islamic Political Economics, c) Halal Industrial development, d) Fiqh for Halal Industry Products & Services, e) Halal Governance.

The findings from the results of this in-depth interview are quite different from before where at the Tazkia Institute, graduates of the Islamic economics study program are more structured and have a concept of direction and goals. Graduates of the Islamic economics study program are expected to be able to create their own businesses and work in different job markets. Graduates of the Islamic economics study program are more structured and conceptualized in their direction and goals. Graduates of the Islamic economics study program are expected to be able to create their own businesses and work in different job markets. Graduates of the Islamic economics study program are more

structured and conceptualized in their direction and goals. Graduates of the Islamic economics study program are expected to be able to create their own businesses and work in different job markets.

Furthermore, cooperate with professional certification bodies and require students to graduate with the chosen professional certification. The professional certifications that students can choose from are: 1) General Banking I, 2) Islamic Financial Planner (junior), 3) Digital Marketer (LSP-Digital Technology), and 4) Business Assistance Certification (MSMEs). This professional certification program is expected to be able to become the basis for university students and strategies to produce superior, competent, and professional graduates so that Tazkia graduates are expected to be able to compete and have expertise capital as evidenced by the existence of relevant professional certifications.



Figure 2
In-Depth Interview at the Tazkia Institute

From the in-depth interviews conducted, the Tazkia Institute read career opportunities that have many opportunities but have not yet been looked at by Islamic economics study programs at other tertiary institutions, namely the job market in the halal industry sector and the Islamic capital market. In this case Tazkia graduates have worked in various agencies. This is supported by the certificate of expertise held by the scholar. Even in in-depth interviews, the coordinator of the Islamic Economics Study Program, Mr. Sebastian Herman, M.Ec, said that some students had not completed their studies

because they had already worked in companies and agencies and built their own businesses based on their expertise and professional certificates.

Furthermore, the third in-depth interview that the research team conducted at Padjadjaran University, Bandung was attended by the Heads of Islamic Economics Departments throughout Indonesia and the Association of Indonesian Islamic Economics Study Programs (APSEII).



Figure 3
In-Depth Interview at Padjadjaran University, Bandung

In this in-depth interview several matters related to improving the quality of learning and the competitiveness of graduates of study programs were focused on the implementation of the MBKM itself. So far, very few graduates of Islamic economics study programs have been able to penetrate the job market for bonafide companies and strategic places in policymakers such as Bank Indonesia, the Financial Services Authority (OJK), and a workforce that is able to compete abroad. So that more serious and relevant efforts are needed in increasing the competitiveness of graduates of Islamic economics study programs. The strategic plans are: Restructuring the curriculum of the Islamic Economics Study Program in the MBKM Era at the National and International Levels. The results of in-depth interviews discuss the existence of a special curriculum that can be used as a reference for Islamic economics study programs that are evenly distributed in

every Islamic economics study program in Indonesia. This is done to unify the perception and quality of graduates who are above the desired standard so that the vision and mission of the MBKM itself can be achieved optimally. It is important for every Islamic economics study program to unite perceptions and jointly carry out MBKM activities because MBKM itself cannot be carried out independently without cooperation with various parties, both other universities as places for student exchanges, companies or agencies, both private and government as providers of holdings and the surrounding community as part of community service.

Based on in-depth interviews and supported by university-university curriculum documents that have implemented MBKM, in designing the curriculum of the MBKM-based Islamic Economics Study Program, of course, the researchers refer to the curriculum of the Islamic Economics Study Program that is currently used. This aims to find out which courses can later be developed into the MBKM-based Islamic Economics Study Program curriculum. In this case, the study program will run two curricula at once, namely the regular curriculum and the MBKM curriculum.

The concept of the curriculum is basically still in the process of being implemented in each tertiary institution in accordance with the situation and conditions of need either through MoU programs between domestic and foreign universities, companies, and other social institutions. The mechanism for the apprenticeship program that will be carried out refers to the guidelines of the Ministry of Religion, namely as follows: a) Students take courses through a Study Plan Card (KRS) that are in accordance with the classification of the internship work unit (waqf and zakat institutions/bank & non-bank financial institutions/government institutions) based on Cooperation Agreement (PKS) between Universities and the destination institution for the internship; b) Participate in administrative and academic selection; c) Students do a work internship of 1 or 2 semesters equivalent to 20 and 40 credits or 6 months or 1 year; d) Participate in internship evaluation/assessment activities by the study program and the place where students take part in the internship; e) The place of apprenticeship provides an industrial apprenticeship certificate or a competency certificate carried out by a professional certificate institution. In apprenticeship programs that do not issue competency

certificates, the apprenticeship place issues the results of the assessment as an official form of learning outcomes to be submitted to the student's study program; f) The results of the apprenticeship assessment are converted to courses that are relevant to the classification of the apprentice program as an acknowledgment of obtaining credits and this assessment can be reported to PDDIKTI; g) The study program at the student's home university reports the study results of students participating in the internship program on the college database report page in accordance with the provisions

For students taking the MBKM curriculum, the Islamic Economics Study Program offers two models of Study Program Expertise (BKP), namely student exchange in semester 5. As for semesters 1 – 4, students take the same curriculum as in the regular curriculum. The following is a list of courses offered in the student exchange and internship programs:

Table 2
Conversion of Semester V Courses with the Student Exchange Internship Program

No	Course Code	Subject	SKS	Student Exchange Program
1	010501229	Zakat and Waqf Economics	3	
2	010501229	Management of Zakat and Waqf	3	
3	010501238	Economics of the Halal Industry	3	
4	010501242	Digital Economy	3	
5	010501213	Non-Bank Financial Institutions	2	
6	010501220	Monetary Economics and Islamic Finance	3	
7	010501219	Managerial Economics	3	
Amount			20	

Based on the table above, it can be seen that if students choose to take part in a student exchange program at another university for one semester, the program can be carried out in semester 5 and the subjects to be converted are courses 1) Zakat and Waqf Economics, 2) Zakat and Waqf Management, 3) Halal Industry Economics, 4) Digital Economy, 5) Non-Bank Financial Institutions, 6) Monetary Economics and Islamic Finance, 7) Managerial Economics.

Furthermore, the internship program offered to students is an internship program that collaborates with universities in this matter. Usually, Islamic Economic Programs work

together with Zakat and Waqf Institutions, Islamic Financial Institutions (banks and non-banks), and government institutions. Later, the conversion of courses will be adjusted by study and academic programs. Students are free to choose internships at any institution that cooperates with universities. This internship program can be carried out in semesters 6 and 7. In the sense that it can be followed for 1 or 2 semesters equivalent to 20 credits or 40 credits of courses. If students want to do internships at Zakat and Waqf institutions. The following is a value conversion that can be equated with apprenticeships at zakat and waqf institutions.

Table 3
Conversion of Semester VI Courses with Internships at Zakat and Waqf Institutions

No.	Course Code	Subject	SKS	Internship in Zakat and Waqf Institutions
1	010501229	Zakat and Waqf Economics	3	
2	010501229	Management of Zakat and Waqf	3	
3	010501238	Economics of the Halal Industry	3	
4	010501232	Islamic Political Economy	3	
5	010501213	Non-Bank Financial Institutions	2	
6	010501220	Monetary Economics and Islamic Finance	3	
7	010501242	Digital Economy	3	
Amount			20	

Based on the table above, if students take part in an internship program at a zakat and waqf institution for 1 semester, it is equivalent to attending lectures of 20 credits, namely by following courses: 1) Zakat and Waqf Economics, 2) Zakat and Waqf Management, 3) Halal Industry Economics, 4) Islamic Political Economy, 5) Non-Bank Financial Institutions, 6) Monetary Economics and Islamic Finance, 7) Digital Economy.

If students want to do an internship at an Islamic Financial Institution (bank or non-bank). The following is the conversion of course grades that can be equated with internships at Islamic financial institutions (banks or non-banks).

Table 4
Conversion of Semester VI Courses with Internships at Islamic Financial Institutions

No.	Course Code	Subject	SKS	Internship in Sharia Financial Institutions
1	010501212	Syariah Banking	2	
2	010501213	Non-Bank Financial Institutions	2	
3	010501245	Portfolio Theory and Investment Analysis	3	
4	010501243	e-Commerce and Digital Business	3	
5	010501242	Digital Economy	3	
6	010501232	Islamic Political Economy	3	
7	010501240	Apprenticeship	4	
Amount			20	

Based on the table above, if students take part in an internship program at an Islamic Financial Institution for 1 semester, it is equivalent to attending lectures of 20 credits, namely by following courses: 1) Islamic Banking; 2) Non-Bank Financial Institutions; 3) Portfolio Theory and Investment Analysis; 4) e-Commerce and Digital Business; 5) Digital Economy; 6) Islamic Political Economy; 7) Internship.

Meanwhile, if students want to do internships in government agencies. The following is the conversion of course values that can be equated with an internship in a government institution.

Table 5
Conversion of Semester VI Courses with Internships in Government Institutions

No.	Course Code	Subject	SKS	Internships in Government Institutions
1	010501231	Indonesian Economy	3	
2	010501233	Development Planning	3	
3	010501234	Regional Economy	3	
4	010501235	Development Administration	2	
5	010501222	Project Evaluation	3	
6	010501226	Natural Resources & Environment Economics	3	
7	010501221	Development Economics II	3	
Amount			20	

Based on the table above, if students take part in an internship program at a government institution for 1 semester, it is equivalent to taking lectures of 20 credits, namely by taking courses: 1) Indonesian Economy, 2) Development Planning, 3) Regional Economics, 4) Development Administration, 5) Project Evaluation, 6) Natural Resources & Environment Economics, 7) Development Economics II.

Based on the classification of the courses presented by the researcher above, the design model of the MBKM-Based Islamic Economics Study Program development curriculum is as follows:

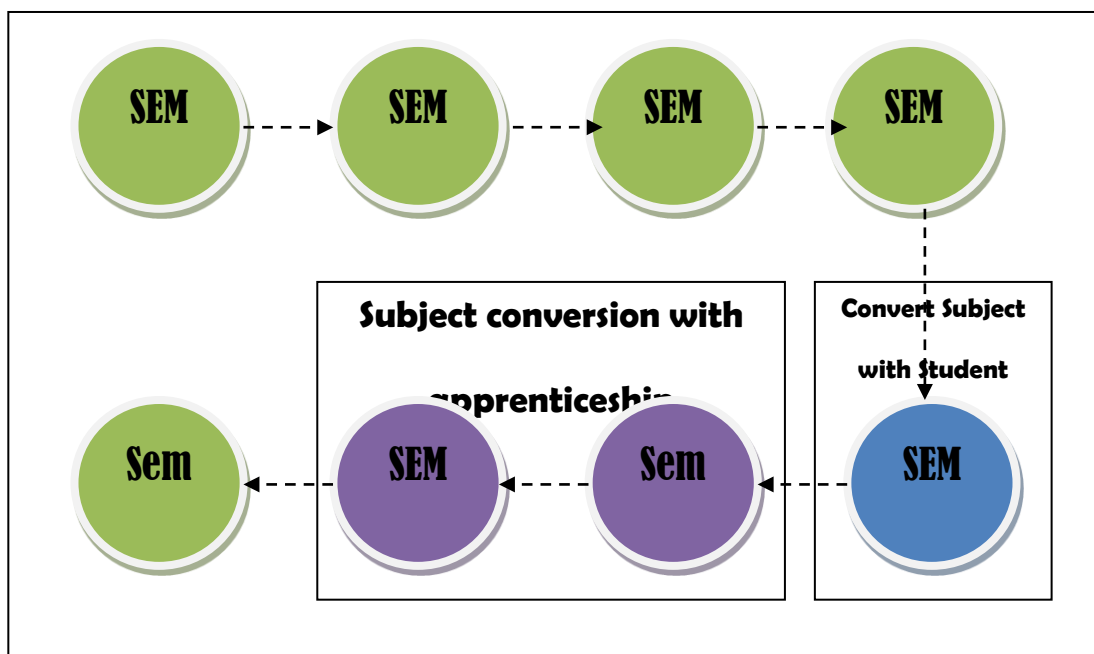


Figure 4
Design of MBKM-Based Islamic Economics Study Program Curriculum Development

From the Figure above, it can be seen in semester 5 students can take part in MBKM activities in the desired and confirmed Student Exchange program, then in semesters 6 and 7, students may choose internship programs at both Waqf and Zakat Institutions, Financial Institutions (Banks/ Non-Banks) and government institutions according to the wishes of students. Later, study programs and academics will classify internship programs at the institutions that students take, then study programs and academics will convert them to the appropriate courses.

In the context of converting courses to MBKM programs, it is of course difficult to make it uniform for all tertiary institutions, both private and public in Indonesia. This is caused by the non-uniformity of the existing curriculum in each study program. However, this research offers and provides alternative solutions in which courses can be converted for Islamic economics study programs in implementing the MBKM-based curriculum. This is done to increase the competitiveness of graduates of the Islamic Economics Study Program.

CONCLUSION

The conclusion of this study is that the Islamic Economics Study Program annually graduates graduates who are expected to be able to compete and occupy strategic positions in companies, Islamic financial institutions, and government agencies, or even create jobs for people in need. Thus, it is very important for the Islamic Economics study program to increase the competitiveness of study program graduates through the MBKM program launched by the government. The MBKM program opens opportunities for students to develop their skills, expand their network and enter the workforce directly so that in the future alumni can adapt young and be able to compete with graduates. Besides that, establishing collaboration with various stakeholders will also have a positive impact on expanding the alumni network and the involvement of alumni who have been classified as successful to inspire final students is also important to do and finally, the importance of professional certification as a graduation requirement for final students is an asset for graduates to be able to compete in the world of work.

REFERENCES

- Arifin, S., & Muslim, M. (2020). Tantangan Implementasi Kebijakan Merdeka Belajar, Kampus Merdeka pada Perguruan Tinggi Islam Swasta di Indonesia. *Jurnal Pendidikan Islam*, 3, 1–11. <https://lonsuit.unismuhluwuk.ac.id/index.php/ilmu/article/view/589>
- Baharuddin, M. R. (2021). Adaptasi Kurikulum Merdeka Belajar Kampus Merdeka (Fokus: Model MBKM Program Studi). *Jurnal Studi Guru dan Pembelajaran*, 4(1), 195–205.
- Dasrimin, Hendrikus. (2021). Kampus Merdeka di Tengah Pandemi Covid-19: Antara Peluang dan Tantangan. *Indonesian Journal of Education and Learning*, 5(1)

- Dzikria, Intan., et al. (2021). Pengembangan Kurikulum untuk Pembentukan Jurusan Sistem Informasi UNTAG Surabaya Berbasis Kurikulum MBKM dan ACM IS Dengan Metode Kualitatif. *Konferensi Nasional Ilmu Komputer (KONIK)*, 229-234.
- Fadli, Jul Aidil. (2021). Peningkatan Kompetensi Lulusan Manajemen Bisnis yang Mandiri, Kreatif, Berjiwa Wirausaha dan Mampu Bersaing Secara Global Melalui Program Merdeka Belajar-Kampus Merdeka (Studi Kasus Pada Universitas Esa Unggul). *Forum Ilmiah*, 18(4), 398-406.
- Fauzan, Kesiapan Perguruan Tinggi dalam Penerapan Kebijakan Merdeka Belajar Kampus Merdeka, dalam <https://fitk.uinjkt.ac.id>, <https://fitk.uinjkt.ac.id/kesiapan-perguruan-tinggi-dalam-penerapan-kebijakan-merdeka-belajar-kampus-merdeka/>, diposting pada Juli 2021.
- Handayani, N. N. L., & Muliastri, N. K. E. (2021). Relevansi Kampus Merdeka terhadap Kompetensi Guru Era 4.0 dalam Perspektif Experiential Learning Theory. Widyacarya: *Jurnal Pendidikan, Agama, dan Budaya*, 5(1), 12–22. <https://doi.org/10.30736/atl.v4i1.120>
- Hendrawan, I Bagus., et. al. (2021). Pengembangan Kurikulum Merdeka Belajar Kampus Merdeka (MBKM) Program Studi Pendidikan Olahraga Srata Satu (S1) Fakultas Keguruan Ilmu Pendidikan dan Bahasa Universitas Bina Darma”. *JPKMBD (Jurnal Pengabdian Kepada Masyarakat Bina Darma)*, 1(2), 180-186.
- Junaidi, Aris. (2020). *Panduan Penyusunan Kurikulum Pendidikan Tinggi di Era Industri 4.0 untuk Mendukung Merdeka Belajar Kampus Merdeka*. Jakarta: Direktorat Jenderal Pendidikan Tinggi Kementerian Pendidikan dan Kebudayaan.
- Lhutfi, I., & Mardiani, R. (2020). Merdeka Belajar - Kampus Merdeka Policy: How Does It Affect the Sustainability on Accounting Education in Indonesia? *Jurnal Dinamika Pendidikan Indonesia*, 15(2), 243-253. <https://doi.org/10.15294/dp.v15i2.26071>
- Nasik, Khoirun dan Firman Setiawan. (2020). Model Pembelajaran Mata Kuliah Keislaman Berbasis Masalah Komunitas yang Terintegrasi sebagai Langkah Menyikapi Merdeka Belajar dan Kampus Merdeka (MBKM), *Madinah: Jurnal Studi Islam*, 7(2).
- Prahani, B. K., Utama Alan Deta, Mochammad Yasir, Sri Astutik, Paken Pandiangan, Sayidah Mahtari, & Husni Mubarak. (2020). The Concept of “Kampus Merdeka” in Accordance with Freire’s Critical Pedagogy. *Studies in Philosophy of Science and Education*, 1(1), 21–37. <https://doi.org/10.46627/sipose.v1i1.8>
- Rahmi, Siti. (2022). Etika dan Estetika dalam Merdeka Belajar, dalam website www.kemenag.go.id, <https://kemenag.go.id/read/etika-dan-estetika-dalam-merdeka-belajar-lmnke>, diposting pada 22 Februari 2022

- Rohaenah, Siti Hajar, dkk. (2022). Persepsi Mahasiswa Program studi Ekonomi Syariah terhadap Implementasi Merdeka Belajar Kampus Merdeka. *Bogor Conference Series: Syariah Banking*.
- Sopiansyah, Deni., et. al. (2022). Konsep dan Implementasi Kurikulum MBKM. *Jurnal Reslaj*, 4(1), 34-41.
- Suryaman, M., et al. (2020). COVID-19 Pandemic and Home Online Learning System: Does it Affect the Quality of Pharmacy School Learning?. *Systematic Reviews in Pharmacies*, 11(8), 524–530.
- Yani, Muhammad. (2021). Blanded Learning dan Kurikulum Kampus Merdeka terhadap Kualitas Pendidikan Karakter Mahasiswa. *Prosiding Seminar Nasional: Kurikulum Merdeka Belajar-Kampus Merdeka Berbasis Keilmuan di Masa Adaptasi Kebiasaan Baru*, UIN Syarif Hidayatullah.