

## Merdeka Learning Campus Curriculum Design: A Review toward Islamic Banking Study Program in Universitas Islam 45

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### ABSTRACT

*The development of Islamic Financial Institutions over the last few decades has experienced a significant increase. This increase should be followed by the provision of human resources that are useful as motors in these Islamic financial institutions. The Islamic Banking Department is one of the main partners in the Islamic finance industry in ensuring the availability of human resources. The curriculum that is used as learning outcomes must be synergized with the industrial world and market needs. A link and match synergy between higher education service providers with output in the form of competent graduates and the availability of jobs is urgently needed. Islamic University 45 with a major in Islamic banking carried out stages in designing a curriculum involving associations, representatives of Islamic financial institutions, representatives of Vocational Schools, Alumni and Experts in order to obtain a curriculum that is able to adapt to changes and market needs. The steps for compiling the curriculum are in accordance with systematic stages and reduce the gap between the world of education and the world of the Islamic finance industry.*



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*Keywords: Curriculum, Islamic Banking, Islamic Financial Institution*

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## INTRODUCTION

The development of Islamic economics in the present era was accompanied by the establishment of the Islamic Development Bank (IDB) in 1975. On the other hand, the development of Islamic economics in Indonesia was marked by the emergence of Bank Muamalat Indonesia in 1991 (Finarti & Putra, 2015; Gumilang & Putra, 2020; Nafis, 2015). The numbers of Islamic Banking Institutions as of October 2021 according to data released by the Financial Services Authority are a total of 12 Islamic Commercial Banks (BUS), 21 Islamic Business Units (UUS), 163 Islamic People's Financing Banks (BPRS). In total the above three institutions have a total of 61792 employees (Otoritas Jasa Keuangan, 2021). The Islamic Banking Study Program, which has a minimum number of 106, serves as the foundation for providing human resources for Islamic Banking Institutions in Indonesia. It must strengthen the link and match between tertiary institution service providers and stakeholders, specifically graduate users with government policies.

Since 2019, the world has experienced the COVID-19 pandemic which has had an impact on a global scale. Covid-19 also leads to radical transformations in economics, politics, social, cultural and education. This situation forces education stakeholders to adapt to new social conditions and the online learning process. In this regard, sustainable learning is an emerging learning and teaching approach based on the principles of sustainability with the aim of creating and developing sustainable learning and teaching curricula and methods (Hadiwardoyo, 2020; Hays & Reinders, 2020; Ionescu dkk., 2020; Putra dkk., 2021; Rodríguez-Gómez & Ibarra-Sáiz, 2015).

In 2020, Indonesian government launched a policy which is called Independent Learning-Independent Campus (MBKM) which was regulated by Regulation of the Minister of Education and Culture number 3 of 2020, in article of 15 regarding studying

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outside the study program (Peraturan Menteri Pendidikan Dan Kebudayaan Republik Indonesia Nomor 3 Tahun 2020 Tentang Standar Nasional Pendidikan Tinggi, 2020). This policy is a response to the challenges of globalization of the industrial era 4.0 which demands the universities to be able to adapt to external challenges by making internal curriculum adjustments. The curriculum is designed so that the output of competent graduates is in accordance with the needs of the workforce (Ritonga, 2018; Suryanti dkk., 2019). The MBKM policy requires universities to carry out multidisciplinary and interdisciplinary learning activities, freeing up troublesome bureaucratization by making students able to choose subjects college. The policy is in accordance with what Nadiem Makarim, the Minister of Education and Culture has emphasized to better the quality of Indonesian education (Direktorat Jenderal Pendidikan Tinggi, 2020)

Continuous education is expected not to stop when obstacles hit the consistent application of the model. The sustainable learning model is very important to be supported by a curriculum design that able to adapt to all conditions and penetrate space and time by involving education stakeholders. Therefore it is necessary to use technology, design, suitability of curriculum development with the required competencies and carry out proactive evaluation and improvement with users. graduates (Ashford-Rowe dkk., 2014; Rodríguez-Gómez & Ibarra-Sáiz, 2015).

The attachment between education stakeholders is a guarantee for the continuity of sustainable education. A synergy in planning, organizing, directing, controlling and improving the quality of higher education is a key to a sustainable development. The present research aims to provide a review of curriculum development in the Islamic banking department that addresses the competency issues of professional Islamic banking human resources by realizing the formulation of an architectural model of Islamic banking curriculum that able to adapt to MBKM and during the pandemic or afterward. The present study is a response to any policies and conditions in the future that can be anticipated in achieving continuing education.

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## RESEARCH METHOD

This research uses a qualitative descriptive approach because the present research departs from social reality which is dynamic, complex and requires a holistic understanding as well as an interactive scrutiny toward symptoms' relationships (Sugiyono, 2014). Three important things in this study are the purpose of developing a theory, the existence of systemic data, and the use of comparative analysis (Mudzhar, 2017).

The primary sources for this research were a number of sources from study program administration units, lecturers, heads of study programs, graduate users and alumni. This was done with the hope that the Islamic Banking Study Program would be able to obtain data and apply the concept of sustainable learning by strengthening link and match, synergising with stakeholders; government, graduate users (Sharia Banks), Professional Associations (ASBISINDO/Association of Indonesian Sharia Banks and IAEI/Association of Islamic Economic Experts) as well as alumni to produce graduates who are competent and meet the needs of the Islamic banking industry.

## RESULTS & DISCUSSION

In the second term of President Joko Widodo, Indonesian tertiary institutions have to undergo the development with the free learning education policy launched by the Ministry of Education, Culture, Research and Technology. The scope of campus policies launched for higher education is Merdeka Learning and Independent Campus (MBKM). This policy requires the campus to implement multidisciplinary, integrative, and academically independent principles. In this case, the students have the freedom to develop skills and study independently. The complicated campus bureaucratic system is changed to be flexible to accommodate student needs. The Ministry of Education, Culture, Research and Technology also has issued specific guidelines on this matter with the hope that all tertiary institutions in Indonesia will adapt immediately (*Buku Panduan Merdeka Belajar-Kampus Merdeka*, 2020).

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This curriculum was approved through Permendikbud No. 20 to provide opportunities for students to take lectures outside of their study programs or off campus. In addition, students are also given the opportunity to take part in an internship program that can be acknowledged as a part of their course credit. Students have two semesters to broaden their horizons in other campuses and strengthen their expertise outside of the study programs on campus. This curriculum design is adapted to the challenges of socio-culture, science and technology. MBKM is also designed to give opportunities to students to get used to differences and diversity outside of their own campus.

The Islamic Religious College (PTKI) which is managed by the Ministry of Religion of the Republic of Indonesia has also responded the MBKM by issuing guidelines for higher education under its department (Tim Penyusun, 2020). In this regard, there is a guideline for MBKM from its curriculum development at the campus level to study programs, aspects of the learning process, assessments to semester learning plans (RPS). Quality assurance and cooperation strengthening are also a priority in MBKM. The MBKM policy for tertiary institutions in Indonesia demands changes in the university governance as a manifestation of continuing education.

In order to reconstruct the curriculum in study programs, graduate learning outcomes (CPL) must be taken into consideration first. In this sense, CPL is a set of skills that should be achieved by students after attending lectures. After the CPL is compiled, courses must be evaluated based on the CPL they have. If a course does not have a CPL in accordance with the MBKM, the course must be replaced or found an alternative course to be offered to students.

The concept of sustainable learning is designed to instill skills and dispositions in the world of education so that they can adapt to complex, challenging, ever-changing circumstances. In addition, the concept of sustainable learning is expected to contribute to making the world a better place (Hadiwardoyo, 2020; Hays & Reinders, 2020; Ionescu dkk., 2020; Putra dkk., 2021; Rodríguez-Gómez & Ibarra-Sáiz, 2015).

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The objective of the MBKM policy is to encourage students to master various fields of knowledge according to their areas of expertise so that they will be ready to compete in a global world (Baharuddin, 2021; Fatmawati, 2020; Tohir, 2020). This policy provides an opportunity for students to choose the courses they will take based on their own desires.

In the context of the present study, the service provider in higher institution is the managing units of the Islamic Banking study program in Universitas Islam 45 Bekasi. In order to support the government's program, the Islamic Banking study program redesigns the curriculum. The first stage carried out by the Islamic banking study program to implement the MBKM Curriculum is started by conducting studies among internal lecturers toward to MBKM curriculum. These studies are related to the objectives, outputs and outcomes of MBKM. The next stage is a limited discussion regarding the implementation of the MBKM program by inviting speakers from other campuses that have implemented MBKM. Thus, the Islamic Banking study program conducted a MBKM Curriculum Review Workshop by inviting several speakers and stakeholders. One of the speakers is Noven Suprayogi, SE., M.SI, Ak, a former head of Chair of the Association of Indonesian Islamic Economics Study Programs (APSEII) for the 2017-2021 period, and the Drafting Team of MBKM KNEKS Internship Guide 2020-2021. The speaker also currently acts as Chair of the FEB University of Airlangga Islamic Economic Development Institute, Airlangga University Curriculum Team, ASBISINDO Representative as well as one of employers of graduates and an alumnus of Islamic Banking study program. The results of the workshop were presented in the Forum Group Discussion (FGD) regarding the preparation of the MBKM based on KKNI (Indonesian National Qualifications Framework) Curriculum in the context of Islamic Banking study program.

Besides the availability of courses to support graduate profiles, the Sharia Banking Study Program also provides several additional courses that teach hard skills and soft skills that students can achieve when taking the MBKM curriculum. These

additional courses can be chosen by students in the sixth and seventh semesters of their study.

## **CONCLUSION**

The development of sharia banking, especially in the field of technology, is developing very fast in line with the changes and developments of society. They are conducted in order to fulfill curriculum development and fulfill stakeholders' needs. For this reason, the Islamic Banking Curriculum as an educational service provider is at the forefront with the development of Islamic banking. The Islamic Banking curriculum also needs to innovate and keep up with the times by prioritizing the concept of a sustainable learning. The Islamic Banking curriculum must be designed to increase capacity and competence of their graduates through the preparation of graduates with the skills and abilities according to the IQF (Indonesian Qualification Framework) and educational development at the level of the Association of Islamic Banking Study Programs throughout Indonesia in order to contribute their roles in national development. For this reason, every development and demand from society need to be accompanied with educational innovations that can offer solutions to the problems faced by society today.

It is recommended for the Islamic Banking Study Program curriculum to accommodate demands for changes. Curriculum also needs to be adjusted to the demands of society and technological developments to support sustainable learning to provide opportunities in order to carry out evaluations in stages both routinely and incidentally. In addition, there should be a link and Match among industries, higher education service providers and the government to support a sustainable development.

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