

Designing the Curriculum of the Islamic Banking Study Program Towards Higher Education Sustainable Learning

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ABSTRACT

The acceleration of change with the COVID-19 pandemic has made a leap in all aspects, including the banking industry. Islamic banking, which is only a few decades old, has shown a significant increase in assets and institutions that need to be supported by the presence of human resources who understand the characteristics of these institutions so that they do not only focus on domestic affairs but develop overseas. Redesigning the Islamic banking curriculum is urgent in order to prepare the students to become graduates who can be in line with the needs of the industrial world. This study aims to redesign the Islamic banking curriculum through an in-depth study of stakeholders, namely study program administrators, industry associations (Islamic banking), graduate users, and scientific associations. The method used in this research is a combination of first mapping using the Strength, Weakness, Opportunity, and Threat (SWOT) method and then deepening and matching it with the Analytic Network Process (ANP) method to produce a priority strategy. The priorities generated based on the SWOT and ANP matrices are (1) Increasing stakeholder links and matches, (2) Increasing graduate competence, (3) Periodic review and evaluation of the curriculum, (4) Increasing Lecturer capacity. Therefore, Sustainable learning in Islamic banking must be supported by stakeholders by linking and matching in order to fill the need with the availability of competent human resources.

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1. INTRODUCTION

The world of education knows the term sustainable learning as an extension of the concept of sustainable development, which has been around since 1972. This term is known as Learning The Sustainable Ways WWF (World Wide Fund for Nature) in 2008, which states that Education for Sustainable Development has a holistic perspective where education is a continuous process in a changing world. Sustainable learning begins with planning and providing a mandate for the world of education so that it can develop in changing times in all conditions and situations so that shareholders in the

educational environment can adapt and create better conditions. The Covid-19 pandemic has proven to have a global impact on radical transformation suddenly and simultaneously in all fields, including the world of education. This situation forces educational stakeholders and shareholders to adapt in a short time to new social conditions and online and hybrid learning processes (Hadiwardoyo, 2020; Hays & Reinders, 2020; Heimer & Vince, 1998; Ionescu et al., 2020; Putra, 2021; Rodríguez-Gómez & Ibarra-Sáiz, 2015).

The three phases of curriculum design—planning, implementing, and evaluating—form the backbone of sustainable learning. This allows educators to adapt to a dynamic global environment through the incorporation of technology, which in turn empowers students to become proficient in their chosen fields (Ashford-Rowe et al., 2014; Buro, 2018; Putra et al., 2021). As an example, the shocking new era after Covid 19, the government of the Republic of Indonesia, in this case the Ministry of Education and Culture, is trying to restore the direction of sustainable learning by launching a new policy for higher education, namely Independent Learning-Independent Campus (hereafter MBKM) in Minister of Education and Culture Regulation number 3 of 2020 (Baharuddin, 2021; Mendikbud RI, 2020; Nofrizal et al., 2022; Putra et al., 2023). This Government policy is a response to the Covid 19 incident and a leap in technological developments so that education service providers must make adjustments to the curriculum so that the output of graduates has competencies that match the needs of job providers due to the impact of these changing conditions.

This study examines how minor details are impacted by change, specifically focusing on Islamic Banking within the context of society 5.0 leveraging the technological advancements of Era 4.0. The fusion of the virtual and physical realms in delivering banking services is shown to enhance the community's quality of life. Evaluating and adapting the curriculum for educational services in Islamic banking is necessary to ensure graduates have the competence to thrive in the sector (Intiana et al., 2023; Putra et al., 2023).

The growth of Sharia banking until March 2023 has 13 Sharia banks and 20 Sharia business units, which are the main indicators of shari'a economic development from the aspect of quantity, products, customers, and assets, providing opportunities for Sharia banking and Sharia economics study programs to fulfill their human resource quotas (Otoritas Jasa Keuangan, 2023). Designing the curriculum for the Islamic Banking Study Program by carrying out a link and match process with industry, government, Professional Associations and alumni so that they are able to provide output of graduates who have competence in line with the needs of the Islamic Banking Industry.

The main objective of this study is to formulate a curriculum strategy for the Islamic banking study program by adapting it to changing situations, government policies, and industry needs in order to achieve sustainable learning. In achieving this goal, this study carried out 2 (two) main stages, namely (1) Mapping the existing condition of the curriculum of the Islamic banking study program using internal and external factor analysis to find out which part is in the current condition. (2) Provide weighting and create a matrix by conducting Network Process analysis to obtain the right strategy formulation in improving the curriculum of the Islamic Banking Study Program.

2. METHODS

Using a qualitative approach as an alternative in carrying out this research starts from a dynamic and complex social reality that requires a holistic understanding to develop a theory based on systemic data and a comparative analysis of that fact (Mudzhar, 2017; Sugiyono, 2014). In order to answer the main objective of this research, the researcher integrated two analytical methods, namely: (1) SWOT (Strengths, Weaknesses, Opportunities, and Threats) to identify internal factors that look at the strengths, and weaknesses of the current Islamic banking study program curriculum and external factors in the form of opportunities and threats to the curriculum so that higher education service providers know their current position and are useful in making medium-term decisions in order to support strategic planning that will be made later (Aisyi & Zulkarnain, 2020). ((2) The Analytic

Network Process (ANP) is used to formulate problem priorities and then give appropriate strategic weighting to these problems by triangulating resource persons to obtain valid data. Triangulation was carried out not only to validate but also to get synthesis feedback from resource persons which ultimately resulted in the formulation of the Islamic Banking Study Program curriculum that was in accordance with the concept of sustainable learning (Ascarya et al., 2017; Durek et al., 2018; Rusydiana & Devi, 2013; Taleghani & Taleghani, 2023).

This research was conducted in the context of adapting the new normal era curriculum after the COVID-19 pandemic and the implementation of MBKM in Islamic banking study programs. The informants used in this study were 5 resource persons as representatives of stakeholders in the Islamic Banking study program, namely (1) Business Director of the Patriot Bekasi Islamic People's Financing Bank (BPRS), Fasihul Islam, S.E., Sy M.M as a graduate user as well as an Alumni, (2) Asmawi, S.E., MM as a representative of the Association of Indonesian Sharia Banks (ASBISINDO), (3) Organizer of Islamic Banking Study Program Higher Education, Head of the Education Development Institute (LPP) Muhammadiyah University of Yogyakarta namely Endro Dwi Harmanto, Ph.D, (4) Mr. Noven Suprayogi, S.E., M.SI, Ak, who has experience as Chair of the Association of Indonesian Islamic Economic Study Programs (APSEII) for the 2017-2021 period, (5) Rafika Rahmawati as Head of Sharia Banking Study Program at the Islamic University 45.

This study positions the SWOT analysis as the first stage that must be completed in extracting data originating from internal sources related to Strengths and Weaknesses analysis, while external sources are to identify related opportunities and threats. The second stage is the use of ANP to carry out weighting which is carried out by researchers and confirmed again by informants in the framework of formulating the strategy. As for details the combination of the two analytical methods includes several stages of research which include data collection, processing and analysis, namely: (1) Literature study and in-depth study of the concept of sustainable learning and government policies on education, (2) Compilation of curriculum for Islamic banking study programs, (3) Respondent interviews, suggestions related to government policy (MBKM), graduate/industry user needs, curriculum design and graduate competencies (4) Design of SWOT-based curriculum evaluation instruments, (5) Filling in evaluation instruments by informants (6) Confirmation and validation from informants as well as getting feedback based on ANP weighting, (7) Analysis and interpretation of data on feedback from informants, (8) Formulation of priority strategies for designing Islamic banking curriculum.

3. FINDINGS AND DISCUSSION

The curriculum circle suggests that the design of a new curriculum has to be started by doing a needs assessment. A needs assessment was carried out by doing a SWOT analysis. Once the analysis had been done, the researchers designed the curriculum based on the result of the analysis. The design was then consulted with curriculum experts and stakeholders. Analytic Network Process (ANP) is used to formulate problem priorities to cope with the changing of the curriculum. The implementation of the MBKM Curriculum is supported by special guidelines issued by the Ministry of Education, Culture, Research and Technology, which require structural and cultural overhaul because they must be able to adjust easily, be flexible in implementing multidisciplinary science, integrative in achieving sustainable development (*Buku Panduan Merdeka Belajar-Kampus Merdeka*, 2020). Curriculum Revision forces changes to education governance from the university level to study programs based on psychological, historical, religious and practical foundations according to conditions, policies and industry needs in order to plan course reconstruction strategies by adapting Graduate Learning Outcomes (GLO), which are skills that achieved by students after attending lectures, this is the implementation of a sustainable education development approach.

Transformation in the field of education provides an offer to conduct research, and rethink how educational practice is able to instill skills to contribute positively to world life in all conditions (Hays & Reinders, 2020; Leal Filho & Brandli, 2016; Putra et al., 2023; Rodríguez-Gómez & Ibarra-Sáiz, 2015). Sustainable learning is expected to be a concept that provides solutions in designing curriculum and

benefits living things. This concept makes science more useful and down-to-earth, not just an ivory tower that is studied in campuses/schools. Curriculum development is one way to direct educational programs towards sustainable learning. The curriculum contains a description of the courses that must be achieved by students. As for the subject, there are both general and specific competencies that will be achieved in the learning process. The MBKM curriculum proclaimed by the government requires higher education to autonomously make adjustments to industry and environmental needs according to their capabilities.

The curriculum concept is currently being implemented in tertiary education institutions based on specific needs and conditions, often through Memorandums of Understanding (MOUs) between domestic and foreign higher education institutions, companies, and other social organisations. The MBKM curriculum concept is outlined in the guidebook, specifying that learning activities following Permendikbud No. 3 of 2020 Article 15 paragraph 1 can be conducted both within and outside the Study Programme. The Islamic Banking Study Programme needs to enhance the connection between course content and industry requirements to better prepare human resources for the Islamic finance sector.

3.1. Analysis of Internal and External Strategic Factors

This study attempts to analyze the educational environment as an organization in achieving its goals. identification of the strengths and weaknesses of the implementation of education comes from the internal aspect while the opportunities and threats can be done based on the external aspect.(Helms & Nixon, 2010; Oreski, 2012; Putra et al., 2023) Based on data collected from previous research and research informants, the following are aspects that become indicators related to Internal Factors and External Factors in the design of the Sharia Banking Study program curriculum, namely as in table 1.

Table 1. Internal and External Strategic Factors

Internal and External Strategic Factors	
A Internal Strategic Factors: Aspects of Strengths (Strengths)	
1.	Human Resource as Lecturer minimum is Master's Degree
2.	Certified lecturer
3.	Lecturer Specialization (Education from Islamic Studies and Economics)
4.	Sharia Mini Bank Facilities and Infrastructure
5.	Lecturer involvement in the Association of Field Education
6.	Involvement of Practitioner Lecturers in Learning
7.	There is a Quality Assurance team
8.	There are RPS, SAP, CPL and Sharia Banking Study Program Curriculum
9.	Have a clear organizational structure and job descriptions
10.	There is a division of Scientific Groups
B Internal Strategic Factors: Aspects of Weaknesses	
1.	Lack of synchronization of Tridharma in the curriculum
2.	Lack of Practicum hours for supporting subjects in the Islamic Banking Industry
3.	Synergy of Government and Sharia Banking Industry
4.	Implementation of Evaluation and Monitoring of Lectures
5.	Updating Curriculum based on industry policies and needs
6.	The Sharia Banking Association is not optimal, it is still a formality
C External Strategic Factors: Aspects of Opportunities	
1.	Increasing the Islamic banking market
2.	Government Support

- 3. Increased awareness of Islamic society
- 4. Merger of Government Sharia Banks
- 5. The number of Islamic Banking Vocational Schools and Study Programs opened
- 6. A minimum S1 diploma is required to get a Governance Value

D External Strategic Factors: Aspects of Threats (Threats)

- 1. Advances in Commercial Bank Technology
- 2. Increasingly Strong Portfolio of Commercial Banks
- 3. Study Program Apart from Sharia Banking established a specialization in Islamic banking / Islamic economics

3.2 Input Stage in Internal and External Matrix

The formulation of plans to be carried out by entities is able to use the EF (External Factors) matrix and IF (Internal Factors) Matrix, which are defined as matrices in which there are internal factors and external factors of the entity so that it can determine the position of an entity while it is in the industry. The IF matrix is a plan formulation instrument for summarizing and evaluating the main strengths and weaknesses of the functional areas in the business, as well as making the basis for identifying and evaluating a relationship between these areas. The EF Matrix is an instrument that can assist in strategic planning in summarizing and evaluating economic, socio-cultural, environmental, political, governmental, legal, technological and competitive information. The matrix can assist managers in organizing strategic external factors into generally accepted categories of opportunities and threats(Fadilah Hasib & Slamet Rusydiana, 2022; Malik, 2013; Živković et al., 2017). After the data comes from 5 Respondent, then given weight on internal and external strategic factors, the calculations are obtained in Figure 1 below:

3.3 Matching Stage in Internal and External Matrix

		IF							
		Strong (3.0-4.0)	Moderate (2.0-2.99)	Weak (1.0-1.99)					
		High (3.0-4.0)			II	III			
EF	Moderate (2.0-2.99)								
	Moderate (2.0-2.99)				IV	V	VI		
					VII	VIII	IX		

place in cell I within the framework of the Growth and Build plan. The estimates indicate that organisers of the Islamic Banking Study Programme require a strategy to enhance growth and develop more effectively. Current entities can utilise intense, integrative, and concentration techniques.

3.4 Strength-Weakness-Opportunity-Threat Matrix

The next matching method as a follow-up analysis, has several steps that must be taken by the entity. The SWOT matrix produces a number of alternative procedures obtained from internal variables and external variables that are in accordance with the entity's position in the IE matrix, namely Growth and build strategy. The alternative strategies obtained based on the assessment in the previous IF and EF obtained scores in Table 2 as follows:

Table 2. IF and EF Score

Indicator	Score
Strength	2,478
Weakness	0,893
Opportunity	2,371
Threat	0,902

Based on Table 2 and the results of the SWOT scoring calculation, it is obtained that $S > W$ where $S = 2.478$ and $W = 0.893$ and $O > T$ with $O = 2.371$ and $T = 0.902$ with the strategy of Growth in Quadrant I. Strength value $S = 2.478$ and the Opportunity value is $O=2.371$, so visually the existing sharia banking curriculum is located in the sub-quadrant below the dividing line for the quadrant, closer to the positive half of the horizontal axis. The sub-quadrant is named IA with the appropriate choice of technical strategy, namely Rapid Growth/aggressive(Nisak, 2013; Rangkuti, 2014). This can be seen in Figure 2 below :

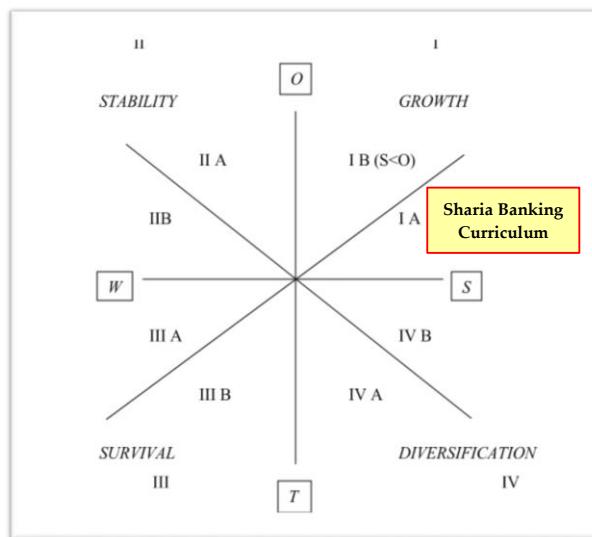


Figure 2. Sharia Banking Curriculum Quadrant

The last stage is the formulation of a strategy to redesign the curriculum of the Islamic Banking study program based on MBKM towards Sustainable Learning by using the integration of the SWOT - ANP method. The ANP method is carried out by reconfirming to 5 informants in the form of pairwise questions with the condition that a weighting score has been given between 1 - 9. Data from the

assessment results are then collected and inputted through super decision software to be processed so as to produce output in the form of priorities and super matrices for the strategies carried out in formulation of the Islamic banking curriculum model. Based on processing with the software, strategic priorities are obtained at the Rapid Growth stage by matching internal strengths with external opportunities in obtaining the S-O strategy, internal weaknesses with external opportunities in obtaining the W-O strategy, internal strengths with external threats in obtaining the S-T strategy, and internal weaknesses with external threats. In obtaining the W-T strategy, these priorities sequentially include: (1) Optimizing Link and Match Synergy in creating a curriculum involving stakeholders (government-Islamic banking industry-organizers of study programs), (2) Optimizing Competence based on the distribution of Courses based on Graduate Learning Achievements, (3) Optimization of the Process of Implementation and Evaluation of Learning by enabling periodic/incidental review and improvement of the curriculum, (4) Increasing the orientation and capacity of Teaching Resources.

4. CONCLUSION

Sharia banking is rapidly advancing in technology to meet society's evolving expectations and align with curriculum development and stakeholder requirements. The Islamic Banking Curriculum is a leading educational service provider that focuses on developing Islamic banking through innovation and prioritising sustainable learning. The Islamic banking curriculum should aim to enhance capacity and competence by preparing graduates with skills aligned with the curriculum and educational advancements at the Association of Islamic Banking Study Programmes across Indonesia level to contribute effectively to national development. Therefore, any societal evolution and demand necessitates educational innovations to provide solutions to contemporary societal issues. The Islamic Banking Study Programme curriculum should be flexible to adapt to societal demands and technological advancements to support sustainable learning. Regular and incidental evaluations should be integrated into the curriculum to ensure its effectiveness. Collaboration among industry, higher education service providers, and the government is essential to promote sustainable growth.

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