

Decision of the FIBAA Accreditation and Certification Committee



9th Meeting on March 22, 2023

PROGRAMME ACCREDITATION

| | |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Project Number: | 21/096 Cluster 5 |
| Higher Education Institution: | Universitas Islam Negeri Sunan Kalijaga |
| Location: | Yogyakarta, Indonesia |
| Study Programme: | Islamic Financial Management (Bachelor of Economics (SE)) Islamic Banking (Bachelor of Economics (SE)) |
| Type of Accreditation: | Initial accreditation |

The FIBAA Accreditation and Certification Committee has taken the following decision:

According to § 7 (6) in conjunction with § 9 (1) of the FIBAA General Terms and Conditions within the framework of procedures for the award of the FIBAA Quality Seal for Programmes from January 1, 2021, the study programmes are accredited.

Period of Accreditation: March 22, 2023 until March 21, 2028.

The FIBAA Quality Seal is awarded.

Assessment Report

Higher Education Institution:

Universitas Islam Negeri Sunan Kalijaga, Indonesia

Bachelor programme:

Islamic Financial Management

Islamic Banking

Qualification awarded on completion:

Bachelor of Economics (Sarjana Ekonomi) (SE)

General information on the study programme

Brief description of the study programmes:

Islamic Financial Management

Islamic Financial Management is a four-year Bachelor programme designed to prepare students for careers as Islamic finance practitioners, Islamic Finance consultants, Islamic Finance researchers or entrepreneurs.

Islamic Banking

The four-year Bachelor programme aims to train knowledgeable scholars of Islamic banking whose expertise will make them globally competitive. The programme also aims to train students to become leaders with managerial and entrepreneurial skills.

Type of study programme:

Both programmes: Bachelor programmes

Projected study time and number of ECTS credits / national credits assigned to the study programme:

Both programmes: 145 SKS¹ credits / 203 ECTS credits

Mode of study:

Both programmes: full-time

Didactic approach:

Both programmes: study programme with obligatory class attendance

Double/Joint Degree programme:

Both programmes: no

Scope (planned number of parallel classes) and enrolment capacity:

Both programmes: 20-30 students in class usually four classes

Programme cycle starts in:

Both programmes: September

Initial start of the programme:

Islamic Financial Management: 2001

Islamic Banking: 2012

Type of accreditation:

initial accreditation

¹ SKS: Satuan Kredit Semester (semester credit unit)

Procedure

A contract for the initial accreditation of the Islamic Financial Management (Bachelor of Economics (SE)) and Islamic Banking (Bachelor of Economics (SE)) programme was made between FIBAA and UIN Sunan Kalijaga Yogyakarta, on November 15, 2021. On March 10, 2022, the HEI submitted a self-evaluation report, which included a detailed description of the programmes and further documents in order to prove that the criteria for programme accreditation are met.

At the same time, FIBAA appointed a review panel². The HEI has agreed with the chosen experts. The panel consisted of:

Prof. Dr. Olivia Fachrunnisa

Universitas Islam Sultan Agung (UNISSULA), Indonesia
Professor and Dean, Faculty of Economics and Business

Prof. Dr. Stefanie Hehn

University of Applied Sciences Ludwigshafen, Germany
Professor of General Business Administration, esp. Corporate Finance & Capital Market Theory

Helen Herberg

Baden-Wuerttemberg University of Applied Sciences, Germany
Student Business Administration, Insurance Sales and Financial Consulting, B.A.

Prof. Dr. Friedrich Thiessen

Technical University of Chemnitz, Germany
Professor for Finance and Banking Management

Mohammad Zaid el-Moggadeddi

Institute for Islamic Banking and Finance (IFIBAF), Hamburg, Germany
Founder and Managing Director

FIBAA project manager:

Adriane Janosch

The assessment is based on the self-evaluation report, amended by further documents, as requested by the panel, and an on-site visit. The on-site visit took place on October 19 – 20, 2022 at the HEI's premises in Yogyakarta, Indonesia. At the end of the on-site visit, the panel has given a short feedback on its first impressions to representatives of the HEI.

The assessment report based on this was delivered to the HEI for comment on February 24, 2023. The statement on the report was given up on March 4, 2023. It has been taken into account in the report at hand.

² The panel is presented in alphabetical order.

Summary

For Bachelor programmes

The Islamic Finance Management programme (Bachelor of Economics) and the Islamic Banking programme (Bachelor of Economics) offered by Universitas Islam Negeri Sunan Kalijaga fulfil with few exceptions the FIBAA quality requirements for Bachelor programmes and can be accredited by the Foundation for International Business Administration Accreditation (FIBAA) for five years starting on March 22, 2023 and finishing on March 21, 2028. The programmes are in accordance with the national and the European Qualification Frameworks and the European Standards and Guidelines in their applicable version valid as of the time of the opening of the procedure, and in accordance with the Bologna Declaration.

The quality requirements that have not been fulfilled – *Internationality of the student body* (chapter 3.4), *Internationality of faculty* (chapter 3.4) and *Cooperation with business enterprises and other organisations* (chapter 4.3) – are not asterisk criteria and therefore do not lead to a condition. The measures the HEI takes to solve the identified problems are to be considered during the re-accreditation.

The panel members also identified several areas where both programmes could be further developed:

The panel recommends

- that the structural set-up of the programmes be reconsidered and, if considered suitable, adapted accordingly (see chapter 3.1);
- engaging more (international) guest lecturers (see chapter 3.3);
- that more information on the views and innovations regarding Islamic businesses, banking and finance in Arab countries be included in the teaching content (see chapter 3.4);
- increasing cooperation with international universities to promote student exchanges that also bring full-time international students to UIN Suka and vice versa, and to consider an appropriate internationalisation concept (see chapter 3.4);
- entering into cooperation with international HEIs to send the lecturers of the programmes abroad systematically and using international teachers more systematically to raise the profile of the study programmes in a more international direction (see chapter 3.4);
- that practitioners be used as part-time lecturers to further strengthen the integration of practice and theory in order to prepare the students for the real working world (see chapter 4.1);
- developing a concept and mechanism that officially involves students actively in decision-making processes regarding the management of the study programmes (see chapter 4.2);
- working more systematically with various international as well as national companies besides banks in order to exploit possible synergies (see chapter 4.3).

For **Islamic Finance Management**, the panel additionally recommends

- changing the name of the course "Business ethics course" to "Islamic Business ethics" as this more accurately reflects the core content of the course (see chapter 3.1).

The measures that the HEI takes in order to implement the recommendations of the panel members will have to be considered during the re-accreditation.

There are several criteria in which the programmes exceed the quality requirements:

- Positioning of the study programme in the educational market (see chapter 1.3)
- Counselling for prospective students (see chapter 2)
- Equality of opportunity (see chapter 3.2)
- Student support by the faculty (see chapter 4.1)
- Career counselling and placement service (see chapter 4.5)
- Alumni Activities (see chapter 4.5)
- Information on activities during the academic year (see chapter 5).

In addition, the following criterion was rated as exceptional:

- Ethical aspects (see chapter 3.1)

For the overall assessment of the programmes, please refer to the quality profile at the end of this report.

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Information

Information on the Institution

State Islamic University (Universitas Islam Negeri) Sunan Kalijaga Yogyakarta, also known as UIN Suka, is an autonomous, state-owned University located in Yogyakarta, Indonesia. Established in 1950, UIN Sunan Kalijaga Yogyakarta constitutes one of the oldest Islamic colleges in Indonesia. The initiating phase started from the transformation of the Indonesian Islamic University's (UII) Faculty of Religion into State Islamic College (PTAIN). In 1969, the State Islamic College (PTAIN) changed into a State Islamic Institute (IAIN). Finally, it changed to State Islamic University (UIN) Sunan Kalijaga Yogyakarta as regulated by Presidential Decree Number 50 the Year 2004, dated June 21, 2004.

As a State Islamic religious University under the Ministry of Religion (Kemenag) of the Republic of Indonesia (RI), UIN Sunan Kalijaga is functionally administered by the Ministry of Religion, but technically and academically by the Ministry of Research, Technology and Higher Education (formerly Ministry of Education and Culture) of the Republic of Indonesia.

Currently, UIN Sunan Kalijaga Yogyakarta contains eight faculties with a total student population of around 18,000 students. UIN Sunan Kalijaga Yogyakarta is committed to improving the quality of education towards global standards, increasing the quantity and quality of research and innovation, and doing community services. In addition, the University aspires to be among the 500 world-class universities (WCU), which entails a number of consequences, including accelerated planning for the internalisation of study programmes.

Institutional partnerships are carried out with educational institutions abroad, i.e., Netherlands, Japan, Canada, Australia, Turkey, Egypt, Jordan, Thailand, Malaysia, and China. In addition, international classes, collaborative research, and double degree programmes are initiated to accelerate the goal achievement. Furthermore, Sunan Kalijaga (SUKA) Global Scholarship is also offered for international students who intend to pursue a Bachelor or Master programme at the University.

UIN Sunan Kalijaga Yogyakarta holds onto the principle that international accreditation and certification serve as the basis for the development of quality management at the University. For this reason, it has implemented both quality assurance systems i.e., Plan, Do, Evaluation, Control, and Act, which is a national policy cycle, and ISO 9001: 2015, which serves as the basis for the academic management system. On October 9, 2009, the quality assurance of UIN Sunan Kalijaga was certified through international assessors from TUV Rheinland, Germany. The University is also AUN-QA certified, and the Islamic Finance Management and Islamic Banking study programmes have also been accredited by BAN PT with a Grade A.

The Faculty of Economics and Islamic Business (FEBI) at UIN Sunan Kalijaga and its study programmes provide the training foundation for graduates who have mastered competencies in Islamic sciences as well as in other fields such as economics, accounting and management.

Islamic Financial Management is a programme that emerged from the renaming of the former study programme "Islamic Finance", which was introduced in 2001. The Islamic Finance study programme was originally taught at the Faculty of Sharia and Law and was transferred to the Faculty of Economics and Islamic Business (FEBI) on the basis of the Rector's Decree no. 231 of 2015. In 2016, the programme was renamed Islamic Financial Management.

Islamic Banking is one of the study programmes at the Faculty of Economics and Islamic Business (FEBI), which is based on the decree of the Directorate General of Islamic Higher Education, Ministry of Religion of the Republic of Indonesia on March 21, 2012.

Statistical data

Table 1: Statistical Data: Islamic Finance Management

| | | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|-------------------------------------|---|--------------|----------|--------------|----------|--------------|-------------|
| # Study Places | | 150 | 120 | 90 | 100 | 80 | 90 |
| # Applicants | ∑ | 7623 | 7555 | 5162 | 3884 | 3350 | 2943 |
| | f | 4256 | 4486 | 3452 | 2287 | 1965 | 1778 |
| | m | 3367 | 3069 | 1710 | 1597 | 1385 | 1165 |
| Application rate | | 5082.00% | 6295.83% | 5735.56% | 3884.00% | 4187.50% | 3270.00% |
| # First-Year Student | ∑ | 147 | 120 | 89 | 96 | 74 | 84 |
| | f | 86 | 75 | 55 | 66 | 52 | 52 |
| | m | 61 | 45 | 34 | 30 | 22 | 32 |
| Rate of female students | | 0.5850340136 | 0.625 | 0.6179775281 | 0.6875 | 0.7027027027 | 0.619047619 |
| # Foreign Students | ∑ | 0 | 0 | 0 | 0 | 0 | 0 |
| | f | | | | | | |
| | m | | | | | | |
| Rate of foreign students | | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of occupied study places | | 98.00% | 100.00% | 98.89% | 96.00% | 92.50% | 93.33% |
| # Graduates | ∑ | 0 | 0 | 47 | 67 | 57 | 69 |
| | f | | | 36 | 50 | 43 | 52 |
| | m | | | 11 | 17 | 14 | 17 |
| Success rate | | 0.00% | 0.00% | 52.81% | 69.79% | 77.03% | 82.14% |
| Dropout rate | | 0.00% | 0.00% | 3.37% | 6.25% | 8.11% | 15.48% |
| Average duration of study | | 4 | 4 | 4 | 4 | 4 | 4 |
| Average grade of final degree | | | | 3.73 | 3.45 | 3.41 | 3.37 |

Table 2: Statistical Data: Islamic Banking

| | | 6. 2020/2021 | 5. 2019/2020 | 4. 2018/2019 | 3. 2017/2018 | 2. 2016/2017 | 1. 2015/2016 |
|-------------------------------------|---|--------------|--------------|--------------|--------------|--------------|--------------|
| # Study Places | | 140 | 120 | 130 | 140 | 150 | 190 |
| # Applicants | ∑ | 5661 | 6823 | 7125 | 6503 | 9819 | 8382 |
| | f | 3229 | 4356 | 4714 | 3927 | 6373 | 5863 |
| | m | 2432 | 2467 | 2411 | 2580 | 3446 | 2519 |
| Application rate | | 4043.57% | 5685.83% | 5480.77% | 4645.00% | 6546.00% | 4411.58% |
| # First-Year Student | ∑ | 139 | 118 | 126 | 138 | 146 | 189 |
| | f | 90 | 86 | 81 | 87 | 91 | 127 |
| | m | 49 | 32 | 45 | 51 | 55 | 62 |
| Rate of female students | | 0.6474820144 | 0.7288135593 | 0.6428571429 | 0.6304347826 | 0.6232876712 | 0.671957672 |
| # Foreign Students | ∑ | 0 | 0 | 0 | 0 | 0 | 0 |
| | f | | | | | | |
| | m | | | | | | |
| Rate of foreign students | | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of occupied study places | | 99.29% | 98.33% | 96.92% | 98.57% | 97.33% | 99.47% |
| # Graduates | ∑ | 0 | 0 | 77 | 90 | 121 | 166 |
| | f | | | 62 | 61 | 78 | 118 |
| | m | | | 15 | 29 | 43 | 48 |
| Success rate | | 0.00% | 0.00% | 61.11% | 65.22% | 82.88% | 87.83% |
| Dropout rate | | 0.00% | 0.00% | 0.79% | 2.17% | 4.79% | 8.47% |
| Average duration of study | | 0 | 0 | 4 | 4 | 4 | 4 |
| Average grade of final degree | | 0 | 0 | 3.71 | 3.65 | 3.57 | 3.53 |
| Note | | | | | | | |
| Student Active Rate | | 100.0% | 100.0% | 5.6% | 5.1% | 4.8% | 3.7% |

Appraisal

The panel notices that many applicants seek the study places. This can be seen as an indicator that the market has a high demand for the topic of finance and banking in relation to Islamic religion (see for more information chapter 1.3). In the study programme **Islamic Finance Management**, there has even been a strong increase in the number of applicants throughout the years.

In contrast to the Islamic Financial Management programme, however, the number of applicants of the **Islamic Banking** programme has declined over the past three years. UIN Suka explains this by the drastic increase in the number of Islamic banking programmes offered throughout Indonesia. Nevertheless, this study programme also has a very high number of applicants and clearly exceeds the number of places offered. During the assessment, the panel was able to determine that the University admits its students selectively, so that despite the high number of applicants in the study programmes, not all places are always allocated.

Programme Description and Appraisal in Detail

1. Objectives

1.1 Objectives of the study programme (Asterisk Criterion)

Both programmes

The graduate profile shall be achieved by developing learning outcomes described in the higher education curriculum referring to the Indonesian National Qualifications Framework (KKNI). The learning outcomes developed consist of main competencies, supporting competencies, and other competencies that every graduate has to master. In order to improve and ensure the suitability between the competencies produced by students and the needs of the labour market, the study programmes continue to make continuous improvement efforts by conducting tracer studies to graduates and graduate users. The results of the tracer study are then followed up to serve as a basis and assessment material, especially to improve curriculum design and learning processes to produce graduates who are professional and competitive at both national and international levels. Furthermore, the study programmes also actively involve directly related stakeholders such as practitioners and experts, in order to create a link and match with the industry.

Table 3: Design Mechanism Scheme of Programme Learning Outcomes



The Indonesian National Qualifications Framework (KKNI) is applied as a guideline for the Faculty of Economics and Islamic Business study programmes at UIN Sunan Kalijaga Yogyakarta, through Presidential Regulation Number 8 of 2012 concerning the Indonesian National Qualifications Framework. Based on the level specified in the KKNI, the study programmes are at Level 6³ and graduates are expected to be able to apply theory, examine problems and issues related to scientific development, make design solutions with appropriate models, and be able to utilize science and technology in solving technical and procedural problems. Furthermore, referring to the KKNI and graduate profiles, the study programmes have learning outcomes mapped into four categories, namely

1. to know – which includes theories, concepts, theories and principles;
2. to do – namely learning outcomes related to psychomotor;
3. to be – namely learning outcomes related to soft skills that must be possessed; and
4. to live together – namely learning outcomes that include social aspects.

³ This level is similar to level 6 of the European Qualifications Framework (EQF)

Islamic Financial Management

The vision of the study programme is stated as the following: “Excellent and leading in the scientific development of islamic financial management for the advancement of civilization.” Furthermore, it is translated into the mission of the study programme, namely conducting the study of Islamic financial management through three domains of academic process, including theoretical learning, research, and community service as a form of implementation and actualization of the study programme in solving social religious problems in Indonesia.

In addition, the objectives that have been formulated by the study programme become a reference in designing graduate profiles. The following are the objectives and profile of the study programme:

1. to produce scholars in the field of islamic financial management, who have academic abilities that are integrative, interconnected, professional, based on faith, piety, and noble character;
2. to become an excellent study center in the field of islamic financial management;
3. to develop, disseminate, and implement islamic financial management to improve the dignity of people's lives and enrich the culture of mankind in general and the Indonesian nation in particular.

Based on these objectives, the Islamic Financial Management study programme has designed the following four graduate profiles:

1. *Islamic Finance Practitioner*, who
 - a) master the objectives, theoretical concepts, methods and insights of Islamic finance.
 - b) master concepts and techniques in preparing strategic plans and elaborating them in the operational plans of Islamic financial institutions.
 - c) are able to understand contracts and products of Islamic financial institutions.
 - d) are able to develop a governance system for Islamic financial institutions.
2. *Islamic Finance Consultant*, who
 - a) master the objectives, theoretical concepts, methods and insights of Islamic finance.
 - b) are able to analyse the performance of Islamic financial institutions.
 - c) are able to understand contracts and products of Islamic financial institutions.
 - d) are able to study and formulate solutions to problems in Islamic financial institutions.
3. *Islamic Finance Researcher*, who
 - a) master the objectives, theoretical concepts, methods and insights of Islamic finance.
 - b) master the concepts of Islamic finance research methods in quantitative and qualitative scope.
 - c) are able to understand contracts and products of Islamic financial institutions.
 - d) are able to use analytical skills in solving financial problems with quantitative and qualitative approaches.

4. *Entrepreneur*, who are able to
 - a) understand business processes and the Sharia business environment.
 - b) understand the basic concepts of entrepreneurship, entrepreneur and entrepreneurs.
 - c) understand business ethics according to Islamic values.
 - d) understand contracts and mainstream business products.
 - e) develop a business plan and implement it in business practice.
 - f) assess business feasibility in financial, marketing operations, and human resources aspects.

Islamic Banking

The vision of the study programme is stated as follows: "Excellent and leading in the development of Islamic banking science for the advancement of civilization". The objectives to be achieved by the Islamic Banking study programme include:

1. To produce Islamic banking graduates,
 - who have the scientific capacity and expertise as well as ethics so that they are able to compete globally,
 - who have noble character, are creative, and have managerial and entrepreneurial skills.
2. To make the Islamic banking Study Program at UIN Sunan Kalijaga Yogyakarta a center for excellent studies and research in the field of Islamic Economics.
3. To establish a strong, functional and synergistic network with various parties in the context of scientific and social development.
4. To implement a credible and accountable study programme management system through orderly administration, documentation and optimization of the use of Information Technology to improve the quality of the implementation of the Tridarma of Higher Education.

Based on these objectives, the Islamic Banking Study Programme has designed three graduate profiles:

1. *Islamic Banking Academic*: Graduates of the Islamic Banking programme can become educators,
 - who are experts in the field of Islamic banking,
 - can understand the global economic conditions, and
 - master the operational concepts of Islamic banking.Graduates can also become researchers, who will play a role in scientific development through various research conducted in the field of Islamic banking, both quantitatively and qualitatively.
2. *Islamic banking Practitioner*: Graduates can become analysts, actors, and consultants in Islamic banking. By applying an understanding and mastery of theory about Islamic banking, graduates are expected to be able to design the development of Islamic banking, design strategies, and design development of Islamic banking products, as well as provide solutions to problems that exist in the field.

3. *Entrepreneur*: Graduates are expected to become Islamic business entrepreneurs, who are
- able to design businesses and implement them in business practices,
 - apply ethics in organisational behaviour, and
 - develop businesses that can contribute to the welfare of the people.

Appraisal:

The qualification of both programmes in relation to the target group, targeted professional field and societal context of the discipline are explained. They take into account the requirements of the national qualifications framework of Indonesia and correspond with the aspired level at graduation, which is level 6.

The qualification objectives mentioned embrace academic proficiency, comprehensive employability, as well as the development of the individual student's personality. During the interviews, the panel also learned from students and alumni that graduates have good chances on the labour market.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|------|--------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 1.1* | Objectives of the study programme (Asterisk Criterion) | | | X ⁴ | | |

1.2 International orientation of the study programme design (Asterisk Criterion)

UIN Sunan Kalijaga is committed to strengthening its steps towards becoming a world-class University in the field of Islamic studies. This goal stated in the Master Plan for Development (RIP) of UIN Sunan Kalijaga 2015-2039. This direction is the reference for the steps taken by the study programmes to implement this through internationalisation in their various activities. Forms of internationalisation include focusing on facilitating the mobility of the academic community in the teaching and research process, global equivalence and recognition of the learning process in the University, as well as collaborative programmes directed at increasing the mobilisation of teaching staff, researchers and students from and to higher education or research institutions abroad. The efforts to internationalise the activities of the study programmes and faculties are presented in the following:

1. Bridging Course

A special programme to improve foreign language skills is carried out with a bridging course learning model. A Bridging Course is an additional course in English and Arabic in accordance with the material in each existing study programme. Students receive English and Arabic language materials that are oriented towards active and passive foreign language skills. This is seen as a

⁴ All programmes

step to strengthen and introduce language as a means of communication to bridge knowledge transfer with other countries.

2. International Short Course (ISC)

The International Short Course (ISC) is an international-class training organised by the Faculty of Economics and Islamic Business. This activity introduces Islamic Social Finance and Microfinance to domestic and ASEAN students through an intensive seven-day training. Several countries that have participated in this activity include Malaysia, Syria, Thailand, Korea, China, and Brunei. Benefits for students include the experience of international class activities, materials from international standard speakers and increasing international relations for students.

3. International Conference on Islamic Finance and Banking (ICIFB)

This activity is an internationalisation activity carried out by the Islamic Banking study programme and the Islamic Financial Management study programme. This activity contributes to the publication of scientific papers in the national and international academic community. ICIFB is an annual agenda that aims to discuss the development of Islamic finance and banking. In addition, this activity is carried out to provide advice for academics, practitioners and policy makers to prepare a sustainable Islamic banking and finance industry.

4. Student's Academic Visit to Foreign Countries (SAVIOR)

Student's Academic Visit to Foreign Countries (SAVIOR) is a programme initiated by CDCIA (Center for Developing Cooperation and International Affairs) at UIN Sunan Kalijaga. This programme allows students to experience the academic climate at foreign universities that are partners of UIN Sunan Kalijaga. Some of the academic activities that can be conducted are attending lectures, accessing the library, consulting with lecturers at the destination university and other academic activities.

5. Cooperation with Foreign Countries Institutions

In order to increase competitiveness at the international level, the study programmes also cooperate with overseas institutions in the fields of education, research and scientific publications. Current cooperation are with the Daarul Maarif Patani Islamic College of Thailand (Thailand), Universiti Teknologi MARA (Malaysia), Muslim Studies Center Institute of Asian Studies (Chulalongkorn University) (Thailand), Universiti Putra Malaysia (Malaysia), Kolej Uniti Malaysia (Malaysia), Ez-Zitouna University (Tunisia) or University of The Philippines (Philippines). Benefits include the exchange of research results and international publications for lecturers and students, as well as facilitating the study of students at foreign universities (for more information see also chapter 4.3).

Appraisal:

Both study programmes include international aspects that bring benefit for students. Among other things, the University relies on various MOUs and international programmes such as the International Short Course and International Conference (AICIF), where students and lecturers can be involved in an intercultural academic environment.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|-----------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 1.2* International orientation of the study programme design (Asterisk Criterion) | | | X | | |

1.3 Positioning of the study programme

UIN Sunan Kalijaga is the first State Islamic University (PTAIN) in Indonesia⁵. The University explains that the development of science at UIN Sunan Kalijaga is seen as universal in nature, as there is no dichotomy between religious sciences (hadara annas) and natural and social sciences (hadara al-'ilmi) in its teaching. For this reason, UIN Sunan Kalijaga strives to be in line with the spirit of integration and interconnection as the trademark of UIN Sunan Kalijaga. So that the responsibility of the academics of UIN Sunan Kalijaga is to respond to the global dynamic changes and the needs of the society to provide maximum benefits to human life (rahmatan lil ' ā lamn).

Positioning in the educational market

Table 4: Number of Prospective Regular Students

| Academic Year | Number of Prospective Regular Students of Islamic financial management | | Number of Prospective Regular Students of Islamic banking | |
|---------------|------------------------------------------------------------------------|----------------|-----------------------------------------------------------|----------------|
| | Join the Selection | Pass Selection | Join the Selection | Pass Selection |
| TS-2 (2018) | 5162 | 89 | 7126 | 127 |
| TS -1 (2019) | 7555 | 175 | 6823 | 166 |
| TS (2020) | 7623 | 198 | 5661 | 198 |
| Amount | 20340 | 462 | 1960 | 491 |

Islamic Financial Management

The urgency of the existence of the Islamic financial management study programme can be seen from various aspects. The number of prospective new students continued to rise until 2021. New student admission data show that the study programme has remained in the top five study programmes within the UIN Sunan Kalijaga in the last five years and was ranked second in 2020. According to the University, in 2020, the Islamic Financial Management programme at UIN Sunan Kalijaga Yogyakarta also ranked second among Islamic religious universities in Indonesia with a total of 2,817 applicants⁶.

In addition, as the oldest Islamic financial management study programme in Indonesia⁷, the University explains, that the Islamic Financial Management programme is often used as a reference

⁵ see self-evaluation report p. 8

⁶ see self-evaluation report p. 9

⁷ see self-evaluation report p. 8 and 9

for similar study programmes from other universities in Indonesia, both in terms of curriculum and study programme management. According to the University, the Islamic Financial Management programme is the chair of the sharia management consortium in Indonesia⁸.

The University states that the programme is one of the oldest study programmes that focus on Islamic finance studies within State Islamic Colleges and State Universities in Indonesia.⁹ The existence of the Islamic Financial Management programme is influenced by the development of Islamic economics in the world based on Islamic law with the estuary of Maqosid sharia, namely the realisation of benefit for humankind. The University also argues that the emergence of various Islamic financial institutions is a sign of the acceptance of the concept of the Islamic economy in Indonesia. Moreover, the growth of Islamic financial and non-financial institutions continues to increase. Therefore, the management of the Islamic Financial Management programme at UIN Sunan Kalijaga is to be a centre of excellence in the teaching and learning system of Economics and Islamic Business in Indonesia.¹⁰

Islamic Banking

Based on data from the National Academic Achievement Selection for State Islamic Religious Universities (SPAN-PTKIN), the Islamic banking study programme is one of the most popular study programmes¹¹, which proves the trend of high interest of prospective students towards the Islamic Banking study programme (see also table 5). The University states that the Islamic Banking programme at FEBI UIN Sunan Kalijaga is distinguished from other Islamic Banking programmes at other universities by the concept of integration and interconnection of knowledge that is seen as the hallmark of UIN Sunan Kalijaga.¹²

Positioning of the study programme on the job market for graduates (employability)

Islamic Financial Management

With the socio-cultural shift in the tendency of people to behave in a more halal manner and the increasing growth of Islamic financial and non-financial institutions both at the regional and international levels, graduates of the study programme have a great opportunity to meet the human resource needs of the industry. Moreover, according to the University, in Indonesia, there are only six institutions that have opened an Islamic Financial Management study programme.¹³ According to the information from the University, most of the Islamic finance experts in this region are alumni of this study programme, such as officials at the Indonesian Ministry of Manpower, Leaders of Islamic Higher Education, and Regional Managers of Bank Syariah Indonesia.¹⁴ Alumni of this programme are also scattered in various universities in Indonesia as academics in their fields. In the private sector, such as banking and corporations, alumni of study programme also occupy strategic positions in the financial and operational divisions.

⁸ see self-evaluation report p. 10

⁹ see self-evaluation report p. 9

¹⁰ see self-evaluation report p. 9

¹¹ see self-evaluation report p. 10

¹² see self-evaluation report p. 10

¹³ see self-evaluation report p. 11

¹⁴ see self-evaluation report p. 11

Islamic Banking

Graduates of the Islamic Banking programme have scientific competencies that are theoretical as well as practical in the field of Islamic banking. Graduates shall be ready to work in government and non-government institutions, especially in the scope of Islamic banking and non-bank Islamic financial institutions. The results of the alumni tracer studies for the 2016-2019 batch show that 88.7 % of the graduates have worked according to the visioned graduate profiles (see chapter 1.1) of the Islamic banking study programme.¹⁵

According to the information from the University, the Islamic banking industry in Indonesia has grown quite rapidly in the last three decades.¹⁶ From the establishment of Bank Muamalat Indonesia in 1992 as the first Islamic bank in Indonesia to 14 banks and 20 Sharia Business Units in 2020.¹⁷ These developments have implications for increasing the need for human resources who have knowledge, ethical character, and expertise in the field of Islamic banking. In order to meet the market demand for Islamic banking professionals, UIN Sunan Kalijaga and the Faculty of Economics and Islamic Business have undertaken to offer a study programme in Islamic banking.

Positioning within the HEI's overall strategic

Both programmes

The study programmes have a vision, mission and goal that refer to the vision, mission and goals of the University and the Faculty of Economics and Islamic Business (FEBI) UIN Sunan Kalijaga. The vision of FEBI is stated as the following: "Excellent and Leading in the Development of Economics and Islamic Business for the Advancement of Civilization".

Until December 2020, Indonesia has recorded a value of financial assets of Rp 1,802.86 trillion, an annual increase of 22.79 %. Meanwhile, in terms of market share of Islamic finance to the financial system in Indonesia, it has increased to 9.89 %.¹⁸ The University aims to further optimise this potential. In order to achieve a market share of Islamic finance of more than 10 %, human resources in the field of Islamic finance need to be developed in a sustainable manner.

UIN Sunan Kalijaga Yogyakarta puts forward a vision of "being excellent and leading in the integration and development of Islam and science for civilisation". Accordingly, the University pursues the following missions:

1. Integrating and developing Islamic studies, disciplines, and nationalism in education and teaching.
2. Persevering in conducting multidisciplinary research that is beneficial for academic and societal purposes.
3. Contributing to solve the nation's problems by referring to Islamic science and perception, valuable for civil society.

¹⁵ see self-evaluation report p. 11

¹⁶ see self-evaluation report p. 11

¹⁷ see self-evaluation report p. 13

¹⁸ see self-evaluation report p. 11

4. Building trust and developing collaboration with various parties to improve the performance quality of the three pillars of higher education¹⁹.

The **Islamic Financial Management** and **Islamic Banking** programme implement the core values of the University, namely the integration and interconnection of knowledge. Integration interconnection is a process of integrating universal truth-values in general and Islam in particular in the teaching of general subjects such as philosophy or anthropology.

Appraisal:

The panel is of the opinion that the reasons given for the positioning in the educational market of both study programmes are plausible and establish a unique and competitive profile. For instance, UIN Suka has a very high number of applicants each year, which shows the high demand for the programmes (see statistical data). The explanations and analyses of UIN Suka also show that the general demand for both Islamic Banking and Islamic Financial Management seems to be increasing in Indonesia as a whole. In addition, the students confirmed the good reputation of the University during the interviews, who named this as one of the main reasons for taking up their studies at this University.

Within the framework of positioning in the labour market, the panel also assesses at least the demand in the local market as high. The arguments in support of graduate employability based on the stated qualification objectives are convincingly presented. UIN Suka conducts trace studies, which enable the study programmes to gain a systematic insight into the labour market and to place both study programmes in it.

In addition, the study programmes are convincingly integrated into UIN Suka's strategic concept regarding the integration and development of Islam and science for civilisation in that sense that the objectives of both study programmes are in line with the HEI's mission and strategic planning - especially with regard to the integration of Islamic ethical values, which the panel highly praises (see appraisal in chapter 3.1).

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|-------|--------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 1.3 | Positioning of the study programme | | | | | |
| 1.3.1 | Positioning of the study programme in the educational market | | X | | | |
| 1.3.2 | Positioning of the study programme on the job market for graduates („Employability“) | | | X | | |
| 1.3.3 | Positioning of the study programme within the HEI's overall strategic concept | | | X | | |

¹⁹ Tridharma of Higher Education (teaching, research and community service)

2. Admission

The implementation of the selection of new student admissions for the Study Program at UIN Sunan Kalijaga Yogyakarta refers to the

1. Regulation of the Minister of Research, Technology, and Higher Education Number 6 of 2020 concerning New Student Admissions for Undergraduate Programs at State Universities,
2. Decree of the Rector of UIN Sunan Kalijaga Yogyakarta Number: 43.2 of 2017. It contains the recruitment and selection system for new student candidates and Equity Principles in the New Student Admission at UIN Sunan Kalijaga,
3. Decree of the Rector of UIN Sunan Kalijaga Yogyakarta Number: 43.5 of 2017 concerning the Policy for Admission of Economically or Physically Underprivileged Students of UIN Sunan Kalijaga Yogyakarta,
4. Decree of the Rector of UIN Sunan Kalijaga Yogyakarta Number: 43.4 of 2017 regarding the Principle of Regional Equity in New Student Admission Policies, UIN Sunan Kalijaga Yogyakarta,
5. Policy for Admission of Students with Disabilities as stated in the Decree of the Rector of UIN Sunan Kalijaga Yogyakarta Number: 43.6 of 2017,
6. Standard Operational Procedures (SOP) for New Student Admission

The admission requirements are implemented in the Study and Examination regulations and the Standard Operation Procedures (SOP).

Admission procedures of the Bachelor programmes adhere to the regulation of the Indonesian government, which consists of three paths of students' enrolment conducted nationally and simultaneously, i.e.:

1. **SPAN-PTKIN (National Selection of Academic Achievement of State Islamic Religious Universities)** is prospective students' selection based on academic achievement. The prospective students taking this path are not subject to registration fees.²⁰
2. **UM-PTKIN (State Islamic Religious College Enrolment Exam)** is carried out through a written exam set by the Minister of Religion of the Republic of Indonesia. The prospective students taking this path are subject to registration fees.²¹
3. **Independent Path by Sunan Kalijaga Admission Centre (Mandiri Path).**²² There are three types of admission selection of students through the independent path, i.e.:
 - a) Independent-Computer-Based Test (CBT), which is an online-application based test using Android operating system.
 - b) Independent-Student's achievement, which is non-test student admission selection, is intended for prospective students having Qur'an memorization of a minimum of 26 Juz, evidenced by certification or through direct verification. In addition, this path is also intended for prospective students who have special achievements in academics, arts, sports, national religious championship, evidenced by certification issued by trusted institutions.

²⁰ See <https://www.um-ptkin.ac.id> (last access on January 10, 2023)

²¹ See <https://www.span-ptkin.ac.id> (last access on January 10, 2023)

²² See <https://admisi.uin-suka.ac.id/> (last access on January 10, 2023)

- c) Portfolio, which is prospective student admission selection on the basis of UTBK-SBMPTN score or a 2021 UM-PTKIN score. This path is intended for prospective oversea students who have passed the equivalent of secondary education and prospective students with special needs.²³

According to the University, about 5 % of prospective students are admitted to the two study programmes through the independent way.

Counselling for prospective students

For the information regarding the selection of new students at UIN Sunan Kalijaga, the Admission Center provides information services through the website, social media (Facebook, Instagram, and Twitter), WhatsApp, and the helpdesk, which is ready to provide information and services to prospective new students during working hours. Prospective students can also ask questions directly via Email or Social Media. A FAQ²⁴ feature is provided which answers the most frequently asked questions regarding New Student Admission such as information on registration paths, fees, or requirements.

Content related to study programmes – such as profiles of graduates, competencies obtained by prospective students while studying, and the proportion of courses – can be accessed through study programmes websites and through the Student Association of the study programmes. Topics include scholarship opportunities, entry pathways, and registration timelines, as well as tuition fees.

School Visit Service: To promote the University and study programmes, and guide prospective new students (especially regarding new student admissions and selection of study programmes) various upper secondary education institutions are visited.

The selection process for new student admissions at UIN Sunan Kalijaga is based on national regulatory standards in the new student admission system and the rules set by the University, which are contained in the Standard Operating Procedures (SOP) for Admission of New Students. Information on each phase of the procedure is presented and accessible online.²⁵

Independent Path by Sunan Kalijaga Admission Centre: In the test path, the admission is based on the ranking of test results and quotas. While the admission of non-test prospective students is based on the validation of the files collected and based on the available quota.

Professional experience

There is no professional experience required at the time of admission for study programmes at the first educational qualification level.

²³ The detailed information can be seen at <http://pld.uin-suka.ac.id/p/admisi.html> (last access on January 10, 2023)

²⁴ See <https://admisi.uin-suka.ac.id/faq> (last access on January 10, 2023)

²⁵ <https://admisi.uin-suka.ac.id> (last access on January 10, 2023)

Ensuring foreign language proficiency

To make the study programmes and UIN Sunan Kalijaga Yogyakarta international standard, the admission of new students is based on academic ability and must obtain a certificate of passing the English and Arabic tests from the UPT Language Development Center (PPB). If students have good academic skills but have not passed the English and Arabic exams, then the student is required to take English and Arabic matriculation at the UPT Language Development Center until they passed it.

Students must therefore provide evidence of their English skills in the form of a TOEIC certificate with a minimum score of 450, evidenced by a certificate from the Language Development Center (P2B) UIN Sunan Kalijaga Yogyakarta or a TOEFL Certificate with a minimum score of 500 from FEBI Language Laboratory in Bridging Course TOEFL English class programme.

The skills in the Arabic language should be proven with an Arabic language proficiency test called IKLA with a minimum score of 350 as evidenced by a certificate from the Language Development Center (P2B) UIN Sunan Kalijaga Yogyakarta.

All international students from non-Malay countries must be able to demonstrate language proficiency in Indonesian. A certificate of ability of Indonesian language must prove this. For this UIN Sunan Kalijaga Yogyakarta organises a one-semester Indonesian Matriculation Programme.

Transparency and documentation of admission procedure and decision

The entire process of new student admissions and results are accessible through the official website of UIN Sunan Kalijaga Yogyakarta admission center²⁶ and the official page of UIN Sunan Kalijaga Yogyakarta²⁷ or the website of the Faculty of Economics and Islamic Business²⁸.

The selection results are determined based on the selection procedure set by the national implementing committee.

- a. **SPAN-PTKIN:** Admission is based on the ranking of report scores and academic achievements. Through the system, the National Committee ranks students based on the scores of the subjects that are tested in the National Examination (UN), starting from semester one to semester five. Based on the ranking of academic achievements carried out by the National Committee and according to the provisions of school accreditation, students who meet the requirements are allowed to register for SPAN-PTKIN. The selection results are accessible on a schedule determined by the national implementing committee. Participants can check the selection results on the website by entering their registration number.
- b. **UM-PTKIN:** UM-PTKIN is implemented nationally and is held simultaneously by the Implementing Committee determined by the Minister of Religion of the Republic of Indonesia through the Electronic Selection System (SSE). The test scores are used as the basis for ranking all examinees. Participants who are accepted as prospective students are ranked according to the number of quotas provided in the selected study programme. The complete announcement procedure is submitted on the UM-PTKIN page.²⁹

²⁶ <http://admisi.uin-suka.ac.id> (last access on January 10, 2023)

²⁷ <https://uin-suka.ac.id/en> (last access on January 10, 2023)

²⁸ <http://febi.uin-suka.ac.id/>, last access on January 16, 2023

²⁹ <https://www.um-ptkin.ac.id/home/information> (last access on January 10, 2023)

- c. **Independent Path by Sunan Kalijaga Admission Centre (Mandiri path):** The results of the Written Examination, Non-Test and Portfolio announcements are announced through the official admission centre of UIN Sunan Kalijaga Yogyakarta in the announcement column and the official website of UIN Sunan Kalijaga Yogyakarta³⁰ in the announcement column according to the date specified in the PMB Schedule.

Appraisal:

UIN Suka has clearly regulated the admission requirements for both programmes. The admission requirements for national and international students are defined by state regulations, which are embedded in the University regulation and are therefore in compliance with the requirements of the Indonesian Higher Education Law.

In terms of the selection procedure, UIN Suka establishes clear transparency, which is also largely state-regulated. Only the Mandiri (Independent) Path is an admission procedure of the University. Applicants can directly turn to a student counselling service for clarification of specific questions, of personal aptitude and/or career perspectives. The counselling service can be contacted via Social Media or E-Mail. In terms of the selection procedure, it is mainly a nationally centralised process, therefore a clear transparency is ensured. The admission decision is also based on transparent criteria and is communicated to the students. Applicants receive a letter if they have not been accepted. In doing so, the government commits to communicating the response; thus, it is based on transparent criteria and communicated in writing.

In regard to ensuring foreign language proficiency, the admission requirements and the bridge course offered ensure that students keep up well and are able to successfully complete the study programme.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------|----------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 2.1* | Admission requirements (Asterisk Criterion) | | | X | | |
| 2.2 | Counselling for prospective students | | X | | | |
| 2.3* | Selection procedure (if relevant) | | | X | | |
| 2.4(*) | Professional experience (if relevant; Asterisk Criterion for master programmes that require professional experience) | | | | | X |
| 2.5* | Ensuring foreign language proficiency (Asterisk Criterion) | | | X | | |
| 2.6* | Transparency and documentation of admission procedure and decision (Asterisk Criterion) | | | X | | |

³⁰ <https://admisi.uin-suka.ac.id> (last access on January 10, 2023)

3. Contents, structure and didactical concept of the programme

3.1 Contents

The Indonesian National Qualifications Framework (KKNI) is applied as a guideline for the Faculty of Economics and Islamic Business study programmes at UIN Sunan Kalijaga Yogyakarta, through Presidential Regulation Number 8 of 2012 concerning the Indonesian National Qualifications Framework. KKNI is a framework for qualifications that can juxtapose, equalize, and integrate between the fields of education and the field of job training and work experience in order to provide recognition of work competencies in accordance with the work structure in various sectors.

Islamic Financial Management

Table 5: Curriculum of Islamic Financial Management

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|-------------------|--------------------------------------|-----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------|---------------------------|----------------------------------------------------|------------------------------------------|----------------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hour s in Class | Hour s Self-Stud y | | | |
| Semester 1 | | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 550 | 450 | | | 20 / 145 |
| M1 | Modul 1 | | | | | | | | | | | | | |
| NAS4 10003 | Indonesian | 2 | | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| M2 | Modul 2 | | | | | | | | | | | | | |
| MKS4 14001 | English | 2 | | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| M3 | Modul 3 | | | | | | | | | | | | | |
| MKS4 14002 | Management | 3 | | | | | | | | 100 | 50 | L | Exam Paper (120 Min) | |
| M4 | Modul 4 | | | | | | | | | | | | | |
| NAS4 10001 | Pancasila | 2 | | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| M5 | Modul 5 | | | | | | | | | | | | | |
| USK4 11001 | Introduction to Islamic Studies | 4 | | | | | | | | 100 | 100 | L | Exam Paper (120 Min) | |
| M6 | Modul 6 | | | | | | | | | | | | | |
| MKS4 14003 | Qawaidul Fiqhiyyah for Finance | 3 | | | | | | | | 100 | 50 | L | Exam Paper (120 Min) | |
| M7 | Modul 7 | | | | | | | | | | | | | |
| USK4 11003 | Ulum Al-Hadith | 2 | | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| M8 | Modul 8 | | | | | | | | | | | | | |
| USK4 11002 | Ulum Al-Qur'an | 2 | | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hour s in Class | Hour s Self-Stud y | i.e. lecture course, seminar | | |
| Semester 2 | | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 400 | | | 20 / 145 |
| M9 | Modul 9 | | | | | | | | | | | | | |
| MKS4 14004 | Arabic | | 2 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) | |

| | | | | | | | | | | | | |
|------------|--------------------------------------|---|--|--|--|--|--|--|-----|----|---|----------------------|
| M10 | Modul 10 | | | | | | | | | | | |
| MKS4 14005 | Muamalah Fiqh: Theory and Applied | 3 | | | | | | | 100 | 50 | L | Exam Paper (120 Min) |
| M11 | Modul 11 | | | | | | | | | | | |
| MKS4 14006 | Islamic Economics | 3 | | | | | | | 100 | 50 | L | Exam Paper (120 Min) |
| M12 | Modul 12 | | | | | | | | | | | |
| USK4 11005 | Islam and Social Sciences Humanities | 2 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) |
| M13 | Modul 13 | | | | | | | | | | | |
| USK4 11004 | Islam and Science | 2 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) |
| M14 | Modul 14 | | | | | | | | | | | |
| NAS4 10002 | Citizenship | 2 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) |
| M15 | Modul 15 | | | | | | | | | | | |
| MKS4 14007 | Financial Management | 3 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) |
| M16 | Modul 16 | | | | | | | | | | | |
| MKS4 14008 | Economics and Business Mathematics | 3 | | | | | | | 50 | 50 | L | Exam Paper (120 Min) |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|-------------------|----------------------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| Semester 3 | | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 850 | 450 | | | 23 / 145 |
| M17 | Modul 17 | | | | | | | | | | | | | |
| MKS4 14014 | Introductory Accounting | | | 3 | | | | | | 100 | 50 | L | Exam Paper (120 Min) | |
| M18 | Modul 18 | | | | | | | | | | | | | |
| MKS4 14012 | Investment Management and Portfolio Theory | | | 3 | | | | | | 100 | 50 | L | Exam Paper (120 Min) | |
| M19 | Modul 19 | | | | | | | | | | | | | |
| MKS4 14013 | Advanced Financial Management | | | 3 | | | | | | 100 | 50 | L | Exam Paper (120 Min) | |
| M20 | Modul 20 | | | | | | | | | | | | | |
| MKS4 14009 | Islamic Financial Institution Management | | | 3 | | | | | | 100 | 50 | L | Presentation | |
| M21 | Modul 21 | | | | | | | | | | | | | |
| MKS4 14015 | Islamic Banking Management | | | 3 | | | | | | 100 | 50 | L | Presentation | |
| M22 | Modul 22 | | | | | | | | | | | | | |
| USK4 11006 | Islamic Civilization | | | 2 | | | | | | 50 | 50 | L | Project Essay | |
| M23 | Modul 23 | | | | | | | | | | | | | |
| MKS4 14016 | Practical Islamic Capital Markets | | | 0 | | | | | | | 50 | T | | |
| M24 | Modul 24 | | | | | | | | | | | | | |
| MKS4 14011 | Descriptive Statistics | | | 3 | | | | | | 150 | 50 | L | Exam Paper (120 Min) | |
| M25 | Modul 25 | | | | | | | | | | | | | |
| MKS4 14010 | Interpretation of Economic Verses and Hadith | | | 3 | | | | | | 150 | 50 | L | Project Essay | |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|-------------------|-------------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| Semester 4 | | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 1100 | 450 | | | 23 / 145 |
| M26 | Modul 26 | | | | | | | | | | | | | |
| MKS4 14022 | Islamic Accounting | | | | 3 | | | | | 150 | 50 | L | Exam Paper (120 Min) | |
| M27 | Modul 27 | | | | | | | | | | | | | |
| MKS4 14023 | Business Law | | | | 2 | | | | | 50 | 50 | L | Exam Paper (120 Min) | |
| M28 | Modul 28 | | | | | | | | | | | | | |
| MKS4 14024 | The Law of Zakat and Waqf | | | | 3 | | | | | 150 | 50 | L | Exam Paper (120 Min) | |
| M29 | Modul 29 | | | | | | | | | | | | | |
| MKS4 14020 | Corporate Finance | | | | 3 | | | | | 150 | 50 | L | Project Essay | |
| M30 | Modul 30 | | | | | | | | | | | | | |
| MKS4 14019 | Risk Management and Islamic Finance | | | | 3 | | | | | 150 | 50 | L | Project Essay | |
| M31 | Modul 31 | | | | | | | | | | | | | |
| MKS4 14018 | Islamic Capital Markets | | | | 3 | | | | | 150 | 50 | L | Exam Paper (120 Min) | |
| M32 | Modul 32 | | | | | | | | | | | | | |
| MKS4 14017 | Islamic Financial Planning | | | | 3 | | | | | 150 | 50 | L | Presentation | |
| M33 | Modul 33 | | | | | | | | | | | | | |
| MKS4 14025 | Practical Statistics | | | | 0 | | | | | | 50 | T | | |
| M34 | Modul 34 | | | | | | | | | | | | | |
| MKS4 14021 | Inductive Statistics | | | | 3 | | | | | 150 | 50 | L | Exam Paper (120 Min) | |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|-------------------|--------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| Semester 5 | | 0 | 0 | 0 | 0 | 24 | 0 | 0 | 0 | 1200 | 450 | | | 24 / 145 |
| M35 | Modul 35 | | | | | | | | | | | | | |
| MKS4 14030 | Cost Accounting and Management | | | | | 3 | | | | 150 | 50 | L | Exam Paper (120 Min) | |
| M36 | Modul 36 | | | | | | | | | | | | | |
| MKS4 14033 | Financial Statement Analysis | | | | | 3 | | | | 150 | 50 | L | Project Essay | |
| M37 | Modul 37 | | | | | | | | | | | | | |
| MKS4 14026 | Econometrics | | | | | 3 | | | | 150 | 50 | L | Exam Paper (120 Min) | |

| | | | | | | | | | | | | | | | | | | | |
|---------------------|-----------------------------------------|--|--|--|--|--|---|--|--|--|--|--|-----|----|---|----------------------|--|--|--|
| M38 Modul 38 | | | | | | | | | | | | | | | | | | | |
| MKS4 14027 | International Financial Management | | | | | | 3 | | | | | | 150 | 50 | L | Project Essay | | | |
| M39 Modul 38 | | | | | | | | | | | | | | | | | | | |
| MKS4 14028 | Quantitative Methods of Decision Making | | | | | | 3 | | | | | | 150 | 50 | L | Presentation | | | |
| M40 Modul 40 | | | | | | | | | | | | | | | | | | | |
| MKS4 14032 | Budgeting | | | | | | 3 | | | | | | 150 | 50 | L | Exam Paper (120 Min) | | | |
| M41 Modul 41 | | | | | | | | | | | | | | | | | | | |
| MKS4 14029 | Taxation | | | | | | 3 | | | | | | 150 | 50 | L | Exam Paper (120 Min) | | | |
| M42 Modul 42 | | | | | | | | | | | | | | | | | | | |
| MKS4 14034 | Practical Econometrics | | | | | | 0 | | | | | | | 50 | T | | | | |
| M43 Modul 43 | | | | | | | | | | | | | | | | | | | |
| MKS4 14031 | Management Information System | | | | | | 3 | | | | | | 150 | 50 | L | Exam Paper (120 Min) | | | |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade | | | | | |
|---------------------|--------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|-----|----------------------|--|--|--|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | | | | | | |
| Semester 6 | | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 800 | 450 | | | 19 / 145 | | | | | |
| M44 Modul 44 | | | | | | | | | | | | | | | | | | | |
| MKS4 24037 | Digital Economy * | | | | | | 3 | | | | | | 150 | 50 | L | Project Essay | | | |
| M45 Modul 45 | | | | | | | | | | | | | | | | | | | |
| MKS4 24035 | Financial Economics* | | | | | | 3 | | | | | | 150 | 50 | L | Exam Paper (120 Min) | | | |
| M46 Modul 46 | | | | | | | | | | | | | | | | | | | |
| MKS4 14044 | Entrepreneurship | | | | | | 3 | | | | | | 150 | 50 | L/T | Project Essay | | | |
| M47 Modul 47 | | | | | | | | | | | | | | | | | | | |
| MKS4 14041 | Business Ethic | | | | | | 2 | | | | | | 50 | 50 | L | Exam Paper (120 Min) | | | |
| M48 Modul 48 | | | | | | | | | | | | | | | | | | | |
| MKS4 24038 | Halal Industry* | | | | | | | | | | | | | | L | Project Essay | | | |
| M49 Modul 49 | | | | | | | | | | | | | | | | | | | |
| MKS4 24036 | Islamic Fintech * | | | | | | | | | | | | | | L | Presentation | | | |
| M50 Modul 50 | | | | | | | | | | | | | | | | | | | |
| MKS4 24040 | Marketing Management* | | | | | | | | | | | | | | L | Presentation | | | |
| M51 Modul 51 | | | | | | | | | | | | | | | | | | | |
| MKS4 14043 | Strategic Management | | | | | | 3 | | | | | | 150 | 50 | L | Presentation | | | |
| M52 Modul 52 | | | | | | | | | | | | | | | | | | | |
| MKS4 24039 | Halal Supply Chain Management* | | | | | | | | | | | | | | L | Presentation | | | |

| | | | | | | | | | | | | | | |
|---------------------|------------------------------|--|--|--|--|--|---|--|--|-----|-----|-------|------------------|--|
| M53 Modul 53 | | | | | | | | | | | | | | |
| MKS4 14042 | Research Methodology | | | | | | 3 | | | 150 | 50 | L/T/S | Project Essay | |
| M54 Modul 54 | | | | | | | | | | | | | | |
| MKS4 14045 | Field Work Practice (PKL) | | | | | | 2 | | | | 100 | T/S | Project Essay | |
| M56 Modul 56 | | | | | | | | | | | | | | |
| MKS4 14046 | Islamic Banking Practicum | | | | | | 0 | | | | 50 | T | | |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|---------------------|---------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| Semester 7 | | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 400 | 200 | | | 10 / 145 |
| M57 Modul 57 | | | | | | | | | | | | | | |
| MKS4 24049 | E-Marketing * | | | | | | | 3 | | 150 | 50 | L | Exam Paper (120 Min) | |
| M58 Modul 58 | | | | | | | | | | | | | | |
| MKS4 24050 | Business Communication* | | | | | | | | | | | L | Exam Paper (120 Min) | |
| M59 Modul 59 | | | | | | | | | | | | | | |
| USK4 12001 | Student Community Service (KKN) | | | | | | | 4 | | 100 | 100 | T/S | Project Essay | |
| M60 Modul 60 | | | | | | | | | | | | | | |
| MKS4 14047 | Islamic Finance Seminars | | | | | | | 3 | | 150 | 50 | S | Seminar Paper | |

| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
|---------------------|-------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| Semester 8 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 400 | | | 6 / 145 |
| M62 Modul 61 | | | | | | | | | | | | | | |
| USK4 13006 | Bachelor Thesis | | | | | | | | 6 | | 400 | T/S | Thesis | |

| | | | | | | | | | | | | | |
|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-------------|-------------|--|--|--|
| Total | 20 | 20 | 23 | 23 | 24 | 19 | 10 | 6 | 5400 | 3250 | | | |
|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-------------|-------------|--|--|--|

L: Lecture

S: Seminar

T: Tutorial

... ..

* Elective Courses (2 courses per-semester)

Islamic Financial Management

Programme name

The Islamic Finance programme is a transfer from the Faculty of Sharia and Law to the Faculty of Economics and Islamic Business based on the Rector's Decree no. 231 of 2015. In 2016, the Islamic Finance programme that operates at the Faculty of Economics and Islamic Business has changed

its name to Islamic Financial Management³¹. The naming of the study programme is following the government's nomenclature.

The academic degree of the Islamic Financial Management study programme is *Sarjana Ekonomi* (Bachelor of Economics). This is in accordance with PMA No. 36 of 2009 concerning Determination of the Field of Science and Academic Degrees in Religious Higher Education.

Integration of theory and practice

Practical activities are an integral part of the existing curriculum at the Economics and Islamic Business Faculty, especially in the Islamic Financial Management study programme. The practical activities are structured with the following objectives: (1) to become a bridge or a tool to integrate theory and practice, (2) to improve student competence in the main competency courses of the study programme. The following practicum activities are compiled based on the knowledge base and market needs:

1. **Practical Statistics:** The course is related to economics and finance. The expected competencies are to be able to apply statistical software such as SPSS to solve descriptive and inferential cases.
2. **Econometrics:** The course is related to the application of econometrics. The competence refers to the use of econometric applications such as EViews and Stata in order to solve financial economic cases.
3. **Islamic Banking Practicum:** The course is related to Islamic banking management. The competence refers to practical skills related to Islamic banking operations.
4. **Islamic Capital Market Practicum:** The course is related to investment management and Islamic capital. The competence refers to the fundamentals and technicalities of sharia investment transactions.
5. **Financial Management courses:** The courses are related to Islamic financial management and analysis of Islamic financial statements. The competence refers to funding analysis and Sharia financial decisions.

Interdisciplinary thinking

The Islamic Financial Management programme implements the core values of the University, namely the integration and interconnection of knowledge. Integration interconnection is a process of integrating universal truth-values in general and Islam in particular in the teaching of general subjects such as philosophy or anthropology, based on the explanations described previously. The implementation of integration interconnection in the material realm can take the following form:

1. **Model integration into the curriculum package:** It can be seen that in almost every semester, three to four general scientific subjects (such as Financial Management and International Finance) can be found among the total of eight courses taken by students from the first to the last semester.
2. **A model for naming courses that shows the relationship between two general and Islamic disciplines:** The writing of the names of the general courses that are Islamised has also started

³¹ This is in accordance with the Decree of the Director General of Islamic Education Number Dj. I/39/2010 dated January 29, 2010 concerning the Extension of the Permit to Organize Study Programmes at the UIN Sunan Kalijaga from the name of the Islamic Finance study programme to Islamic Financial Management.

since the first year of lectures. For example Economics + Sharia, Islam + Social Humanities Sciences or Islam + Science. This shows the content of Islam and Sharia directly in each course that is also available on campuses/conventional financial management study programmes.

3. Model integration into subject themes: In this section, lecturers are expected to link the concept of Islam/Sharia to certain themes in the lecture process, even though the naming of the courses does not include the word Islam or Sharia. For example, in citizenship courses, one is able to find Islamic content that can be conveyed even though it is still within the framework of the Unitary State of the Republic of Indonesia (NKRI).

Islamic Banking

Table 6: Curriculum of Islamic Banking

| 1st Semester | | | | | | | | | | | | | | |
|--------------|--------------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|----------------------------------------|---------------------------------------|
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Indonesian | 2 | | | | | | | | 23.3 | 56 | L | Exam Paper (120 Min) | 2/145 |
| 2 | English | 2 | | | | | | | | 23.3 | 56 | T | Listening, Exam paper (120 Min) | 2/145 |
| 3 | Management | 3 | | | | | | | | 35 | 84 | L/T | Project Essay / Presentation (120 Min) | 2/145 |
| 4 | Mathematical Economics | 3 | | | | | | | | 35 | 84 | L/T | Exam Paper (120 Min) | 2/145 |
| 5 | Pancasila | 2 | | | | | | | | 23.3 | 56 | S/T | Project Essay / Presentation (120 Min) | 2/145 |
| 6 | Introduction to Islamic Studies | 4 | | | | | | | | 46.7 | 112 | L | Paper (120 Min) | 2/145 |
| 7 | Ulum Al-Hadith | 2 | | | | | | | | 23.3 | 56 | L | Exam Paper (120 Min) | 2/145 |
| 8 | Ulum Al Qur'an | 2 | | | | | | | | 23.3 | 56 | L | Exam Paper (120 Min) | 2/145 |
| | | 20 | | | | | | | | 233.3 | 560 | | | |
| 2nd Semester | | | | | | | | | | | | | | |
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Introductory Accounting | | 3 | | | | | | | 35 | 84 | L/T/S | Project Essay / Presentation (120 Min) | 2/145 |
| 2 | Arabic | | 2 | | | | | | | 23.3 | 56 | L/T/S | Exam Paper (120 Min) | 2/145 |
| 3 | Introductory Business | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| 4 | Business Law | | 3 | | | | | | | 35 | 84 | L/S | Exam Paper (180 Min) | 3/145 |
| 5 | Islam and Social Sciences Humanities | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| 6 | Islam and Science | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| 7 | Citizenship | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| 8 | Introduction to Islamic Economics | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| 9 | Islamic Civilization | | 2 | | | | | | | 23.3 | 56 | L/S | Exam Paper (120 Min) | 2/145 |
| | | | 20 | | | | | | | 233.3 | 560 | | | |

| 3rd Semester | | | | | | | | | | | | | | |
|--------------|--------------------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Fiqh Muamalah | | | 3 | | | | | | 35 | 84 | L/S | Case Study (120 Min) | 2/145 |
| 2 | Sharia Economics | | | 4 | | | | | | 46.7 | 112 | L/S | Case Study (120 Min) | 2/145 |
| 3 | Fund Management and Islamic Bank Financing | | | 3 | | | | | | 35 | 84 | L/T/S | Project Essay (120 Min) | 2/145 |
| 4 | Financial Management | | | 3 | | | | | | 35 | 84 | L/T/S | Case Study (120 Min) | 2/145 |
| 5 | Marketing Management | | | 3 | | | | | | 35 | 84 | L/S | Project Essay, Practice (120 Min) | 2/145 |
| 6 | Human Resource Management | | | 3 | | | | | | 35 | 84 | L/S | Project Essay (120 Min) | 2/145 |
| 7 | Descriptive Statistics | | | 3 | | | | | | 35 | 84 | L/T/S | Case Study (120 Min) | 2/145 |
| | | | | 22 | | | | | | 257 | 616 | | | |

| 4nd Semester | | | | | | | | | | | | | | |
|--------------|--------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Islamic banking Accounting | | | | 3 | | | | | 35 | 84 | L/T/S | Case Studi (120 Min) | 2/145 |
| 2 | Islamic Business Ethics | | | | 2 | | | | | 23.3 | 56 | L/S | mini research (120 Min) | 2/145 |
| 3 | Contemporary Fiqh Muamalah | | | | 3 | | | | | 35 | 84 | L/S | Case Studi (120 Min) | 2/145 |
| 4 | Islamic Financial Institutions | | | | 3 | | | | | 35 | 84 | L/S | mini research (120 Min) | 2/145 |
| 5 | Financial Management | | | | 2 | | | | | 23.3 | 56 | L/S | Case Studi (120 Min) | 2/145 |
| 6 | Banking Marketing Management | | | | 3 | | | | | 35 | 84 | L/S | Case Studi (120 Min) | 2/145 |
| 7 | Banking HR Management | | | | 3 | | | | | 35 | 84 | L/S | mini research (120 Min) | 2/145 |
| 8 | Inductive Statistics | | | | 3 | | | | | 35 | 84 | L/T/S | Case Studi (120 Min) | 2/145 |
| | | | | | 22 | | | | | 256.7 | 616 | | | |

| 5nd Semester | | | | | | | | | | | | | | |
|--------------|--------------------------------------------------|----------------------------|----|----|----|----|----|----|----|----------------|------------------|----------------------------------------------------|------------------------------------|---------------------------------------|
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Analysis of Islamic banking Financial Statements | | | | | 2 | | | | 23.3 | 56 | L/T/S | mini research (120 Min) | 2/145 |
| 2 | Business Communication | | | | | 3 | | | | 35 | 84 | L/S | Practice (120 Min) | 2/145 |
| 3 | Sharia Investment and Portfolio Management | | | | | 3 | | | | 35 | 84 | L/S | mini research (120 Min) | 2/145 |
| 4 | Risk Management | | | | | 3 | | | | 35 | 84 | L/S | Case Studi (120 Min) | 2/145 |
| 5 | Taxes and Zakat | | | | | 3 | | | | 35 | 84 | L/S | mini research (120 Min) | 2/145 |
| 6 | Consumer Behavior | | | | | 3 | | | | 35 | 84 | L/S | Project and Presentation (120 Min) | 3/145 |
| 7 | Organizational Behavior | | | | | 3 | | | | 35 | 84 | L/S | Project and Presentation (120 Min) | 2/145 |
| | | | | | | 20 | | | | 233.3 | 560 | | | |

| 6nd Semester | | | | | | | | | | | | | | |
|--------------|----------------------------------------------------|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------------|------------------|----------------------------------------------------|---------------------------------------------|---------------------------------------|
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Entrepreneurship | | | | | | 3 | | | 35 | 84 | L/S | Practice (180 Min) | 2/145 |
| 2 | Central Bank and Financial Services Authority | | | | | | 2 | | | 23.3 | 56 | L/S | Case Study (120 Min) | 2/145 |
| 3 | Management of Islamic Banks Assets and Liabilities | | | | | | 3 | | | 35 | 84 | L/T/S | Case Study (120 Min) | 2/145 |
| 4 | Innovation and Technology Management ** | | | | | | 3 | | | 35 | 84 | L/S | Project Essay (120 Min) | 2/145 |
| 5 | Performance Management ** | | | | | | 3 | | | 35 | 84 | L/S | Project (120 Min) | 2/145 |
| 6 | Research Methodology | | | | | | 3 | | | 35 | 84 | L/T/S | mini research (120 Min) | 2/145 |
| 7 | HR Training and Development ** | | | | | | 3 | | | 35 | 84 | L/S | Project Essay (120 Min) | 2/145 |
| 8 | Global Marketing ** | | | | | | 3 | | | 35 | 84 | L/S | Project Essay, Practice (120 Min) | 2/145 |
| 9 | Islamic banking Product Development ** | | | | | | 3 | | | 35 | 84 | L/S | Case Study (120 Min) | 2/145 |
| 10 | Internship | | | | | | 2 | | | 23.3 | 56 | T | Report Presentation (120 Min) | 2/145 |
| 11 | Islamic Bank Management Information System | | | | | | 3 | | | 35 | 84 | L/S | Case Study (120 Min) | 2/145 |
| 12 | Islamic Bank e-Marketing ** | | | | | | 3 | | | 35 | 84 | L/S | Project Essay (120 Min) | 2/145 |
| | | | | | | | 22 | | | 256.7 | 616 | | | |
| 7nd Semester | | | | | | | | | | | | | | |
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| 1 | Student Community Service | | | | | | | 4 | | 46.7 | 112 | L/T/S | Report and Presentation (120 Min) | 2/145 |
| 2 | Change Management and Leadership ** | | | | | | | 3 | | 35 | 84 | L/S | Quiz, Mini research (120 Min) | 2/145 |
| 3 | Strategic Marketing Management ** | | | | | | | 3 | | 35 | 84 | L/S | Project output (120 Min) | 2/145 |
| 4 | Strategic Management | | | | | | | 3 | | 35 | 84 | L/S | Report and Presentation (120 Min) | 2/145 |
| 5 | Marketing Research ** | | | | | | | 3 | | 35 | 84 | L/S | Paper Presentation (120 Min) | 2/145 |
| 6 | Islamic banking Seminars | | | | | | | 3 | | 35 | 84 | L/S | Presentation of research proposal (120 Min) | 2/145 |
| 7 | Strategic Human Resource Management ** | | | | | | | 3 | | 35 | 84 | L/S | Presentation & Project (120 Min) | 2/145 |
| | | | | | | | | 13 | | 151.7 | 364 | | | |
| 8nd Semester | | | | | | | | | | | | | | |
| Modul No. | Title of Module / Course Unit | Credit Points per Semester | | | | | | | | Workload | | Method of Teaching i.e. lecture course, seminar | Form and Duration of Examinations | weight of exam related to final grade |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | Hours in Class | Hours Self-Study | | | |
| BA | Bachelor's Thesis | | | | | | | 6 | | 70 | 168 | Supervision | Presentation of research | 2/145 |
| total | | 20 | 20 | 22 | 22 | 20 | 22 | 13 | 6 | 1691.7 | 4060 | | | |
| L: | Lecture | | | | | | | | | | | | | |
| S: | Seminar | | | | | | | | | | | | | |
| T: | Tutorial | | | | | | | | | | | | | |

Table 7: List of electives (Islamic Banking)

** = Elective courses must be taken 3 courses

| |
|------------------------------------------------|
| <i>Innovation and Technology Management **</i> |
| <i>Performance Management **</i> |
| <i>HR Training and Development **</i> |
| <i>Global Marketing **</i> |
| <i>Islamic banking Product Development **</i> |
| <i>Islamic Bank e-Marketing **</i> |
| <i>Change Management and Leadership **</i> |
| <i>Marketing Research **</i> |
| <i>Strategic Human Resource Management **</i> |
| <i>Strategic Marketing Management **</i> |

Programme Name

Islamic Banking is one of the study programmes at the Economics and Islamic Business Faculty (FEBI), which was held based on the decree of the Directorate General of Islamic Higher Education, Ministry of Religion of the Republic of Indonesia on March 21, 2012. The academic degree of the Islamic banking study programme is *Sarjana Ekonomi* (Bachelor of Economics). The naming of the study programme is following the nomenclature in PMA No. 36 of 2009 concerning Determination of the Field of Science and Academic Degrees in Religious Higher Education.

Integration of theory and practice

The curriculum of the Islamic Banking study programme combines theory and practice that is tailored to the profile of graduates. Theoretical learning is applied in the first two years, namely in semesters one to four. While in the third year for three semesters, the learning curriculum is carried out in practice through programmes that have been prepared according to the graduate profile. Students carry out a practical programme for three semesters (1.5 years). Then, in the last category is the final project in the eighth semester. The practical components implemented include the following:

Table 8: Practical components in Islamic Banking

| No | Practical Course | Theoretical Skill | Practical Skill |
|----|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Student Exchange | management, marketing, Management of Change and Leadership, organizational behavior | Communication, discussion, networking, teamwork, decision making |
| 2 | Internship/Work Practice | Marketing, Human Resource Management, Financial Analysis of islamic bank | Ability to sell a product, ability to manage the human resource, ability to analyze the credit |
| 3 | Teaching Assistance in Education Units | Marketing, Human Resource Management, Financial Analysis of islamic bank | Ability to explain the theory |
| 5 | Social Project (Philanthropy) | Entrepreneurship, Islamic Sosial Finance, Moral and Sufism | Engaging community, sense of humanity, |
| 6 | Independent Project (Entrepreneurship, Research) | Marketing, Human resource Management, Financial Anlysis, Statistic, Research Methodology | Ability to build a business, ability to manage the employee, ability to sell the product, ability to analyze the financial statement, Ability to compile the research systematically, ability to analyze the reseacrh |
| 7 | Community Service | Citizenship, Marketing, Business Communication Human Resource Management, Entrepreneurship, Islam and Social Humaniora | Engaging community, sense of humanity, networking, building a local business |

Interdisciplinary thinking

Teaching in any subject related to the Indonesian National Qualifications Framework (KKNI) must be developed in the spirit of integration and interconnection between disciplines, and for the context of UIN Sunan Kalijaga. This means that in the spirit of integrating universal values in general and Islam in particular, the study programme must have a composition of 30% Islamic and religious sciences and 70 % general sciences/banking.

For both programmes

Ethical aspects

The study programmes believe that ethics is a very important aspect in academic and non-academic life. For this reason, policies, regulations, and organisations that oversee ethical aspects have been documented and realised. This ethical aspect is implemented in teaching, research and community service. The programmes ensure that both students and graduates adhere to ethical aspects. The study programme have a strong commitment to ensuring that its students are familiar with ethical interdisciplinary thinking. The integration of theory and practice as described requires the application of interdisciplinary ethics. Furthermore, the implementation of Islamic values, the rule of law, and morality in speaking, and acting is a benefit when compared to other universities.

Teaching in any subject must be developed in the spirit of integration and interconnection between disciplines, and for the context of UIN Sunan Kalijaga, it must be added in the spirit of integration of universal truth values in general and Islam.

Besides, additional ethical implications related to business are taught in both programmes through the courses "Islamic business ethics" (Islamic Banking) and "Business ethics" (Islamic Financial Management).

Interdisciplinary thinking

In general, the curricula in the two programmes are divided into the following structures: (1) Islamic banking/financial management; (2) the faculty of science which consists of economics and business; (3) then there are University and national science fields which contain various fields of knowledge about Indonesianness such as philosophy, state ideology, and public law. Second, there is the field of Islamic sciences in general which provides students with an understanding of the Islamic views that are developing in Indonesia; (4) Students are also provided with a comparison between Islamic and conventional understanding.

Methods and Scientific Practice

Undergraduate students are required to carry out a thesis as a graduate prerequisite. The thesis is written based on independent research, conducted by a student under a supervisor. To achieve the quality of research conducted by students, the study programme is committed to establishing a scientific environment for students.

Courses on students' competences in scientific practice are systematically offered in the study programmes. In the third semester, the study programmes provide descriptive statistics courses. In the following semester, the study programmes provide inductive statistics courses and, in the sixth semester, the research methodology is provided. Finally, in the seventh semester, the study programmes provide research seminar courses. In the seventh semester, students must prepare their own research proposal to complete the final exam or thesis.

Furthermore, study programme activities are the main focus, especially those oriented to research methods such as research camps, discussion of research journals, and dissemination of research results. Furthermore, the study programmes at the Faculty of Economics and Islamic Business also have a JIES (Journal Islamic Scholar) student scientific journal portal as a medium for publication and dissemination of student ideas, as well as collaboration. Research and development-oriented student organisations such as FORSEBI also have a significant impact on the achievement of students' scientific environment. These things shall provide motivation as well as guarantee students' research and academic writing abilities.

Examination and Final Thesis

Assessment of learning outcomes by lecturers in the study programme environment is carried out continuously to monitor the process, progress, and improvement of learning outcomes in the form of quizzes, assignments, mid-semester exams, and end-of-semester exams. In carrying out the assessment of learning outcomes, it is necessary to pay attention to the principles that have been regulated in the curriculum. Lecturers can carry out various kinds of assessment techniques in a complementary manner in accordance with the competencies assessed and the peculiarities of each

course. Freedom to use assessment techniques should be in accordance with the objectives and standards that have been set in the Semester Lesson Plan (RPS). In general, the study programmes use the following main techniques in assessment:

1. The test can be in the form of a written test, an oral test, and a practice test or performance test;
2. Assignment assessments are given for structured assignments and unstructured independent activities, and can be in the form of laboratory practice, homework, portfolios, projects, and/or products;
3. Portfolio is a collection of documents and student works in a particular field which is compiled to find out the interests, progress of achievement, and creativity of students;
4. Projects are assignments given to students within a certain period of time, project assessments are carried out on preparation, implementation, and results.

Appraisal:

The panel formed the view that the curricula of both programmes cover the contents and topics that have been set for the achievement of the qualification objectives; they are logically linked to each other. Further, the Bachelor degree and programme names correspond to the respective contents of the curricula and their established programme objectives.

UIN Suka thematically links Islamic economic aspects with Western concepts within the respective courses, so that in this way the students are offered an overall volume of content that, although impressive in its diversity and breadth, could make it difficult for the students to recognise the respective concepts in their original form. As these are undergraduate programmes, the panel considers that students should be introduced to economics in the simplest and clearest way possible. If everything is thematically mixed up, this can possibly contribute to comprehension problems. The panel would therefore like to suggest that instead of teaching a mixture of Western and Islamic economics in every course, a separation could be made: For example, an advantageous study structure could be to teach Western economics in the first semesters (in addition to the compulsory courses in languages and Islamic studies) as foundation. Then, in the higher semesters, where students are already able to reflect scientifically, the refinement through Islamic variations follows. Such a separation could allow students to learn more easily. Such a separation also allows for better research because once students understand the Western system, they can easily identify the strengths and weaknesses of the Islamic variation and then conduct targeted research to increase the efficiency of the Islamic economy. In principle, however, the panel does not see the structural set-up as fundamentally questionable, but rather sees the opportunity to exploit the full potential of both programmes. Therefore, the panel **recommends** that the structural set-up of the programmes be reconsidered and, if considered suitable, adapted accordingly.

Theory is linked to practice for instance through internships and the use of case studies. For example, the panel learned that in the marketing courses, students also create their own videos and can thus gain hands-on experience and skills. Having acting practitioners as lecturers would further optimise the entire approach (see appraisal chapter 4.1).

There is evidence that the programmes qualify for interdisciplinary thinking.

The panel highlights that ethical aspects are implemented exceptionally within the curricula. Thus, the identification and reflection of ethical aspects is strongly promoted and considered key competences as well as an integral part of the study programmes' qualification objectives. Thus, the study programmes also aim to be in line with the spirit of integration and interconnection between religious ethical values and Western concepts. The panel considers this remarkable that the two study programmes not only integrate Islamic ethics, but in addition to business ethics, for example, sustainability finance, social governance problems or ESG criteria (Environment, Social, Governance) are not only addressed and clearly identified as key competences, but are combined in a unique way within the courses and the entire study programme. Therefore, different ethical aspects and concepts represent the core of the entire study programmes.

Regarding the naming of the course "Business ethics course" in the **Islamic Finance Management** programme, the panel **recommends** changing it to "Islamic Business ethics" as this more accurately reflects the core content of the course.

Regarding methods and scientific practice students acquire methodological competences and are enabled to do scientific work on the required Bachelor level. In the course of their studies, both study programmes offer several courses on the acquisition of methodological and scientific skills (e.g. inductive statistics courses, research methodology or research seminar courses). Thus, the panels learned in the interviews that a few students have already published an article before writing their Bachelor's thesis and thus, received practice beforehand. In addition, a thesis supervisor is available to support the students. The examples of Bachelor theses received for review confirm the positive impression of the panel, and show that students prove, especially in their thesis, their ability to do scientific work. There are guidelines regarding the thesis that students receive.

In addition, FEBI uses several types of examinations in both study programmes (from written, oral to practical tests in the form of, for example, laboratory practice or portfolios), which are suitable in format and content to determine the intended learning outcomes.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|---------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.1 Contents | | | | | |
| 3.1.1* Logic and conceptual coherence (Asterisk Criterion) | | | X | | |
| 3.1.2* Rationale for degree and programme name (Asterisk Criterion) | | | X | | |
| 3.1.3* Integration of theory and practice (Asterisk Criterion) | | | X | | |
| 3.1.4 Interdisciplinary thinking | | | X | | |
| 3.1.5 Ethical aspects | X | | | | |
| 3.1.6* Methods and scientific practice (Asterisk Criterion) | | | X | | |
| 3.1.7* Examination and final thesis (Asterisk Criterion) | | | X | | |

3.2 Structure

Both programmes

| | |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Projected study time | 8 semesters |
| Number of Credit Points (CP) | 145 SKS credits / 203 ECTS credits |
| Workload per CP | 150 minutes (50 minutes independent study, 50 minutes assignment, 50 minutes contact hours) |
| Number of courses | 61 |
| Time required for processing the final thesis and awarded CP | 6 months, 6 SKS credits |

The study programmes require students to complete 145 SKS credits in a minimum of seven and a maximum of 14 semesters. Students are required to take

- four National compulsory courses,
- seven University compulsory courses,
- 16 study programme compulsory courses and
- nine optional courses.

Learning Objectives are guided by the Manual for the Assessment Process. Learning objectives for all courses are stated in the Curriculum Handbook, Semester Lesson Plans (RPS), and Learning Contracts. Assessment methods include:

- assignments given by lecturers on certain topics,
- quizzes to detect readiness and understanding of learning objectives,
- work reports that must be submitted after carrying out a series of activities or work practicums,
- initial and final tests at the beginning and end of class to measure students' understanding as a result of learning,
- seminars where students present their learning on certain topics and discuss them with other students,
- skills assessment,
- practice exam, and
- mid-term and final exams.

There are two types of exams: Exams in the middle of the semester (Mid Exam Ujian Tengah Semester, UTS) and exams at the end of the semester (Final exam Ujian Akhir Semester, UAS). The schedule for both exams is predetermined at the start of the academic year through the decision of the rector concerning the academic calendar of the University. In addition to that, the University also has detailed regulation of examinations, including the grading system, minimum requirement for the student to be able to join the exam, the length of time of each exam, and all other technical aspects.

Feasibility of study workload

The study programmes use a weighted instrument based on the Indonesian credit system. 1 SKS credit consists of 150 minutes per week (50 minutes of face-to-face lectures, 50 minutes of

structured academic activities, 50 minutes of self-study activities). 1 SKS = 150 minutes x 14 weeks = 2100 minutes (35 hours) - 1 ECTS = 25 hours. Therefore, the credit equivalent is $35 / 25 = 1.4$ ECTS credits.

The feasibility of the study programmes' workload is explained as follows:

1. Appropriate curriculum design: lectures can be taken in seven semesters with an additional time allowed of 14 semesters for an average of seven to eight courses per semester with a total of 61 courses equivalent to 145 SKS credits.
2. Reasonable workload calculation, with a total of seven to eight courses per semester or equivalent to 21- 22 SKS credits. 55³² hours per week will be spent by students to study.
3. Appropriate support services as well as academic and general counselling for students. Each student has one academic supervisor. On average, one academic supervisor supervises 30-40 students or the equivalent of one regular class.

Equality of Opportunity

All study programmes are committed to supporting and implementing the policy of UIN Sunan Kalijaga to become an inclusive University, which means that the University respects, accepts, and accommodates all the different needs of campus residents, including students with disabilities. This policy is manifested in various affirmative steps aimed at increasing campus accessibility for all groups, both from the physical, academic and social aspects. Affirmative steps given by UIN Sunan Kalijaga to ensure equality through

1. gender equality between women and men means both have the same opportunity to become students at UIN Sunan Kalijaga. This issue is overseen by the Center for Gender Studies, which continues to supervise and monitor.
2. The existence of the Disable Service Center (PLD), which is a unit at the University that facilitates the process of physical, academic and social accessibility of students with disabilities. PLD now also functions as a unit that coordinates services and assistance for students with disabilities, although each faculty and unit, both academic support units and administrative service units, regulates technical issues related to these services.

Both the Center for Gender Studies and the Center for Disability Services develop guidebooks related to gender accessibility and disability in the entire academic process, periodically provide socialization and workshops on related issues, monitor and evaluate the implementation process; and updating manuals according to input from field implementation.

UIN Sunan Kalijaga states that it became the first inclusive campus within the National Islamic Religious Higher Education.³³ Efforts to realize inclusive campuses have been conducted since 2007 with the establishment of a Disabled Service Centre (PLD). This commitment is further realized with practical policies that lead to the creation of physical and non-physical accessibility and efforts to systematise affirmative policies on governance and organisational structure of UIN. Efforts to improve the disabled-friendly service in expanding the accessibility of the students with

³² 50 minutes of face-to-face lectures, 50 minutes of structured academic activities, 50 minutes of self-study activities) means 1 SKS credit = 150 minutes per week x 22 SKS credits = 3300 minutes = 55 hours.

³³ See self-evaluation report p. 69

special needs, ushered State Islamic University Sunan Kalijaga at the Inclusive Education Awards award from the Minister of Education and Culture of Indonesia in 2013 in Denpasar Bali.³⁴ Currently, there are more than 70 disabled students enrolled as State Islamic University students.

UIN Sunan Kalijaga generally has official documents explaining the code of ethics implemented in the University (Senate Resolution No. 2, 2011), including protection against sexual harassment (the decision of the Directorate General of Islamic Education No. 5494, 2019 and the Rector Decision No. 187.2, 2020).

UIN Sunan Kalijaga is supportive of economically disadvantaged students. Among Indonesian universities, UIN Sunan Kalijaga is known as the 'people's campus' for its affordable tuition fees and various scholarship opportunities for students with outstanding academic qualifications.³⁵

There are disadvantages compensation for students with disabilities. It is stated on curriculum modification published by PLD (Disabel Service Center) on pages 73-170.

Appraisal:

The programme structure supports the implementation of the curricula and helps students to reach the defined learning outcomes. It consists of courses and assigns credits per course based on an estimated student workload. The course descriptions provide detailed descriptions of intended learning outcomes and the information defined in the ECTS Users' Guide.

There are legally binding study and exam regulations. The study programmes are designed so that students can study for a certain time at other higher education institutions or do internships without any extension of their overall study time.

With regard to the feasibility of student workload, the faculty has a very good support system for its students (see also chapter 4.2). Although the calculated weekly workload is over 40 hours, the students have reported in the interview rounds that they do not consider the workload as too high. Moreover, the statistical data show that the average study duration is even slightly less than four years. However, since there is no evaluation of students' actual workload at the time of the panel's assessment, it is difficult to track the real workload of the students. Thus, it cannot yet be determined whether the calculated workload corresponds to the real workload. It is therefore very much welcomed that Quality Management will as of now evaluate the actual workload of the courses/study programmes and make adjustments where necessary. Nevertheless, in the opinion of the panel, the structure of the programmes is comprehensible and appears appropriate to enable the students to achieve the intended goals of the programme in the designated time. Support in academic and general matters is ensured by the lecturers and study advisors.

With regard to equality of opportunity, the panel is particularly impressed with the UIN Suka's disabled service centre. The panel was able to see for itself that UIN Suka is very proactive with

³⁴ See self-evaluation report p. 69

³⁵ See self-evaluation report cluster 2, p. 44

regard to disabled students and supports them well. The panel would also like to praise the use of sign language interpreters who support the deaf students in their studies.

With regard to gender equality, the panel would also like to positively note that a comparatively large number of female students are studying in the two study programmes, as the subjects of finance and banking are still dominated by male students and this is seen as a positive sign with regard to the gender equality measures of UIN Suka.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------|---------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.2 | Structure | | | | | |
| 3.2.1* | Modular structure of the study programme (Asterisk Criterion) | | | X | | |
| 3.2.2* | Study and exam regulations (Asterisk Criterion) | | | X | | |
| 3.2.3* | Feasibility of study workload (Asterisk Criterion) | | | X | | |
| 3.2.4 | Equality of opportunity | | X | | | |

3.3 Didactical concept

The logic and plausibility of didactic concepts are oriented towards the curricula of the study programmes. Teaching materials and methods are designed and used to support the achievement of the learning objectives. This is determined in each study plan. The learning process of the study programmes as a whole uses an active learning strategy that places lecturers as facilitators and students as learning subjects which requires students to learn creatively and independently. Learning does not only take place in the classroom, but is developed with learning models outside the classroom by utilising all learning resources in the surrounding environment, such as libraries, laboratories, museums, the environment and the community. This has been regulated in the guidelines that exist in the scope of the University and the Faculty, such as; (1) Academic Guidelines, (2) Curriculum, (3) Guidelines for Writing Final Projects, and (4) Guidelines for exam SOPs, and (5) Guidelines for PPL and KKN. Furthermore, the scope of the learning process in the study programmes include pre-lecture activities, preparation of lectures, implementation of lectures, and evaluation of lectures.

The instruments used are print media, electronic media and an E-Learning Model. Learning Methods are oriented towards a combination of teacher-centred learning (e.g. classroom teaching, demonstration, practice), student-centred learning (e.g. group discussions, problem-based learning) and research methodology (e.g. finding research ideas, writing research proposals / reports / papers, giving presentations). Furthermore, the University and Faculties also provide relevant training to ensure that all lecturers are competent in applying didactic methods and using instruments to improve the achievement of the intended learning objectives. The lecturers also use case study models and project-based learning models, for example in preparing and making policies through financial reports in the financial statement analysis course. Furthermore, in

international financial management courses and corporate finance, students are required to understand concepts using the case study method in companies.

Based on the learning outcomes of graduates referring to the KKNI, the minimum criteria for the depth and breadth of learning material – or also known as learning content standards for undergraduate students – is that graduates have at least a deep mastery of the theoretical concepts of specific areas of knowledge and skills in general and the theoretical concepts of specific sections in that knowledge and skills.. The depth and vastness level of the learning material is cumulative and/or integrative as outlined in the study material structured within the courses.

Furthermore, during the learning process, the student get Semester Learning Plans (RPS). RPS is a learning programme document designed to produce graduates who have the skills conforming to the specified Graduate Learning Outcomes (CPL). With the RPS students are able to trace their relevance and conformity with the curriculum concept. RPS is determined and developed independently by the lecturers and developed within an expertise group in a specific science in the study programme. The course outline from the RPS is presented to students at the beginning of the lecture meeting. Finally, the RPS is reviewed and adjusted regularly to the development of science. Semester Lesson Plan (RPS) contains at least:

1. Name of study programme, name and course code, semester, credits, name of the teaching lecturer;
2. Graduate learning outcomes imposed to courses;
3. Planned final skills at each learning stage to meet graduate learning outcomes;
4. Study materials related to the capabilities achieved;
5. Learning methods;
6. The time provided to achieve the skills in every learning stage;
7. Student learning experience embodied in the tasks description that students must do for one semester;
8. Criteria, indicators, and assessment weights; and
9. List of references used; it is easy and accessible via E-Learning (<https://daring.uinsuka.ac.id>), Digilib (<http://lib.uin-suka.ac.id>).

Guest lecturers

Courses that focus on process and implementation invite various professional groups, including bankers, Islamic social finance practitioners, and non-bank Islamic finance practitioners. As guest lecturers in the class, they talk about current issues, comprehensive perspectives, and courses related to Entrepreneurship. Furthermore, the Faculty also invites various businesspersons as guest lecturers for students. The study programmes also invite professionals for future careers in the labour market, such as alumni programmes that shall inspire students for great careers. Several professors from inside and outside the country were also invited to address public lectures in both programmes. In addition to providing inbound professors, the professors are usually involved in various other activities, e.g. workshops, seminars, conferences, joint research and publications.

Table 9: Sample mapping for the distribution of guest lectures in science

| Science | Benefit | |
|------------------------|-----------------------------------------------------------|-----------------------------------------------------|
| | Soft Skill | Hard Skill |
| Financial Investment | As Financial Investment Strategy | Implementation of Stock Market investment |
| Industrial Psychology | Entrepreneurship Characteristic in the Financial industry | Implementation of Entrepreneurshi in Industry |
| Islamic Social Finance | Management of Zakat and Waqf | Implementation of Zakat and Waqf in the Digital era |
| Financial Economic | Islamic Banking Research | Arranging for Islamic Banking Research Proposal |
| Islamic Finance | Islamic Finance | Implementation of Islamic Finance in Banking |
| Islamic Banking | Work Market in Banking Industry | Work Practice (Internship) |

Lecturing Tutors

Senior and Master students are involved in the process of supervising final course assignments or assignments given by lecturers to students. The guidance process also applies to several student activities, for example junior students are involved in their senior students' research. In addition, Master students support Bachelor students by being available as lecturers for internships.

Appraisal:

The teaching methods are adapted to the qualification level of the Bachelor study programmes. The panel welcomes the variety of teaching and learning methods, such as practical exercises and various internships and projects in which students can participate and which encourage them to take an active role in the learning process.

During the assessment, the panel also had the opportunity to view different exemplary course materials on site and concluded that the course materials correspond to the teaching approach used and the respective qualification level of the course for which it is intended.

Overall, guest lecturers are invited to contribute to the qualification process of the students with their special experiences and give them an understanding of current topics. However, for both

programmes, the panel considers that guest lecturers could be used more systematically. Particularly in view of the various MoUs that UIN Suka maintains with other HEIs (see chapter 4.3), these could be used intensively, for example to activate more professors as guest lecturers, as both programmes are not taught by full-time professors (see chapter 4.1). In addition, the panel sees an opportunity to increase the internationality of the teaching staff (see chapter 3.4) and to invite more guest lecturers from abroad. The panel would also like to encourage the University to make use of the digital opportunities to invite more (international) guest lecturers online (from both research and practice). Therefore, the panel **recommends** engaging more (international) guest lecturers. This is in particular also a further step towards exposing students to an international field.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------|-----------------------------------------------------------------------|------------------------------|----------------------------|------------------------------------|------|
| 3.3 | Didactical concept | | | | |
| 3.3.1* | Logic and plausibility of the didactical concept (Asterisk Criterion) | | X | | |
| 3.3.2* | Course materials (Asterisk Criterion) | | X | | |
| 3.3.3 | Guest lecturers | | X | | |
| 3.3.4 | Lecturing tutors | | X | | |

3.4 Internationality

The international outlook of the both programmes is integrated into the individual courses of the curricula. Case studies with international topics are used to make comparisons with other countries. Lecturers use Western textbooks and Islamic topics are compared or mixed with Western concepts. In addition, a language course in English and Arabic is anchored in the curricula to strengthen English skills and present an international academic atmosphere in the campus.

Furthermore, to improve the intercultural environment, the Faculty sent students to international programmes such as the International Student Exchange to participate in various student outbound at overseas universities such as the University of Malaya, National University of Singapore, and the International Islamic University of Malaysia.

The study programmes also invite guest lecturers from various universities (see chapter 3.3). In addition, students and lecturers are also actively involved in international programmes such as the International Short Course and International Conference (AICIF), where students and lecturers can be involved in an intercultural academic environment.

Internationality of the student body and faculty

In principle, the study programmes currently have no international students at this time, but the University has made various efforts to increase the internationality of the programmes through active participation in various international activities. The programmes have established a set of policies regarding inbound and outbound programmes. Students and lecturers actively participate in international conferences, student exchange programmes, and international short courses.

According to UIN Suka, policies regarding to the internationalisation of study programmes have been established and implemented for several years.

The followings are some of the main internationalisation activities carried out:

1. Assigning lecturers in outbound staff programmes in various countries, such as Malaysia, Singapore, and Thailand, for capacity building and networking.
2. Establishing cooperation with universities, associations, and international publishers. Those collaborations are manifested in inbound student programmes, visiting lecturers, and outbound programme staff. The outputs of such outbound programmes are for lecturers and staff, joint research and publications, and capacity building (see for more information chapter 4.3).
3. At the University level, there is an annual SGS (Suka Global Scholarship) programme, which includes scholarship opportunities for international students. For the first offering in 2021, the Faculty of Islamic Business has 129 enrolments and 28 graduates, and plans to admit five international students per programme.

Some of the teaching staff of the programme have international experience. For example, some FEBI lecturers are graduates of universities abroad. They participate in international short courses in foreign universities, give lectures in international conferences or at foreign universities, conduct research and international publications and are reviewers in international journals. These experiences then feed into the learning dimensions and content, providing students with global insights and networks.

Foreign language contents

The study programmes' foreign languages for verbal communication include English and Arabic, which corresponds to the material content and certain related subjects. The implementation can be seen in the learning modules delivered by the lecturers and the use of learning and teaching materials. The teaching materials, which are used in both digital and conventional formats, contain foreign language references to suit the needs of the material presented by the lecturers. For example, in contemporary muamalah fiqh courses and zakat and waqf laws, the learning content uses many Arabic rulings, so communication includes speaking in Arabic.

Appraisal:

Since the content taught also deals with Western concepts and compares them with Islamic concepts, the content of both programmes is as such internationally oriented. From the panel's point of view, Islamic Business and Islamic Finance is currently most driven by countries in the Arab world. It would therefore be useful to include more information about the views and innovations regarding Islamic Business, Banking and Finance in Arab countries in the relevant lectures. This would increase the internationality of the courses and could also improve the timeliness and relevance of the course content. The panel therefore **recommends** that more information on the views and innovations regarding Islamic businesses, banking and finance in Arab countries be included in the teaching content.

With regard to the international composition of the student body, there are currently no international students in the study programmes. The panel does not consider the measures to

promote internationality to be sufficient at this point in time, as the subject matter is definitely a study programme that could be relevant for international students (e.g. for Arab countries). Therefore, the panel **recommends** increasing cooperation with international universities to promote student exchanges that also bring full-time international students to UIN Suka and vice versa, and to consider an appropriate internationalisation concept

With regard to the faculty, although some of the lecturers have degrees from foreign universities, the internationality is still very low. Through outbound staff programmes, UIN Suka already enables the faculty to gain international experience, which the panel very much welcomes and already sees as a correct and good step. However, this should be further systematised in order to further increase the internationality of the programmes. Thus, the panel **recommends** entering into cooperation with international HEIs to send the lecturers of the programmes abroad systematically and using international teachers more systematically to raise the profile of the study programmes in a more international direction.

The panel welcome that the first steps towards cooperation with European universities have been taken and that a MoU anchors the intention of international cooperation. In addition, the exchange of lectures fosters the internationality of the faculty members and the faculty. This is the right way, but the panel sees the need that this step needs to be further developed and strengthened.

The proportion of foreign language courses and required foreign language materials in general correspond with the qualification objectives of the study programmes. From the panel's point of view, the course materials for the Bachelor programmes could be used and made available more in English to further improve students' skills and attract more international students. Especially the use of more English content and literature could lead to greater attractiveness for international students.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------|-----------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.4 | Internationality | | | | | |
| 3.4.1* | International contents and intercultural aspects (Asterisk Criterion) | | | X | | |
| 3.4.2 | Internationality of the student body | | | | X | |
| 3.4.3 | Internationality of faculty | | | | X | |
| 3.4.4 | Foreign language contents | | | X | | |

3.5 Multidisciplinary competences and skills (Asterisk Criterion)

The Academic Directorate has issued an official statement letter (Surat Keterangan Pendamping Ijazah (SKPI)) to ensure its graduates achieve multidisciplinary competence and skills, especially in terms of communication, public speaking, cooperation, and conflict resolution. SKPI is introduced during the orientation programme for new students. The University states that referring to programme objectives, integration of theory and practice, cross-disciplinary thinking, scientific methods and practices, assessment, and multidisciplinary competencies and skills are a vital part of the overall learning process.

In addition to the SKPI, before attending a lecture, new students must participate in the Introduction to Academic and Student Culture (PBAK) and the Learning Socialisation (SOSPEM), as well as the development of students' soft skills. The skills include

- emotional intelligence (self-awareness, self-reinforcement, motivation, skills social) and
- spiritual intelligence (integrative-interconnectivity, dedicated, innovative, inclusive, and continuous improvement)

developing talents and interests through extracurricular activities.

In particular, the study programmes equip students with the ability to communicate, collaborate and solve problems in a course, including business communication, entrepreneurship.

Appraisal:

UIN Suka offers students various opportunities through workshops to acquire communication and public speaking skills as well as cooperation skills. As part of the curricula and didactical measures, students gain extensive support in public speaking or cooperation skills through group work and assignments/presentations. The interviews with the group of students also indicated that they were satisfied with the multidisciplinary competences they acquire.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|------|---------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.5* | Multidisciplinary competences and skills (Asterisk Criterion) | | | X | | |

3.6 Skills for employment / Employability (Asterisk Criterion)

Seminars and workshops are organised for the students as part of the study programmes to help them compete in the local and global job market. In organising these seminars and workshops, the study programmes collaborate with student organisations from faculties and departments. In addition, at the Faculty level, there are student graduation debriefing activities that focus on employment readiness skills (Transition Skills, Job Search Skills, Job Keeping Skills, Thinking Skills, System and Technology Skills, Interpersonal and Communication Skills, Information Skills, and Personal Qualities).

In addition, the University organises a Job Fair to build relationships between graduates and stakeholders. The benefit of the Job Fair is to reduce the waiting time for each graduate to enter a particular career field. In each programme, the implementation of work skills is presented in the programme objectives, integration of theory and practice, interdisciplinary thinking, scientific methods, and practice and assessment. Therefore, skills for employment are a vital part of the overall learning process in the study programme.

A prominent achievement is on the aspect of suitability of the field of work with the profile of graduates. From the specified target, which is 60 % of the total graduates, more than 60 % are graduates according to their field of work with a graduate profile. This result proves that the Islamic

Financial Management and Islamic Banking programme can produce graduates conforming to the graduate profile.

Appraisal:

Through the integration of theory and practice (see chapter 3.1) and through the promotion of multidisciplinary competences and skills (see chapter 3.5) the employability of the programmes' graduates is promoted. In particular, the possibilities to absolve internships and the integration of guest lecturers from the practical field can promote the employability of the students.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|------|------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.6* | Skills for employment / Employability (Asterisk Criterion) | | | X | | |

4. Academic environment and framework conditions

4.1 Faculty

In both programmes, the number of permanent lecturers is 19, while the total number of students in Islamic Financial Management is 456 and in Islamic Banking 536, so the ratio of lecturers to students is 1:24 and 1:28 respectively. Both study programme have no non-permanent lecturer. The lecturer profile is shown in the following table below.

Table 10: Faculty Overview: Islamic Financial Management

| Islamic Financial Management | | | | | | |
|------------------------------|------------|----------|----------------|----------|--------------------------|----------|
| Lecturer Position | Functional | Quantity | Academic Title | Quantity | Lecturer's Certification | Quantity |
| Professor | | 0 | Doctor | 13 | Already Certified | 17 |
| Associate Professor | | 6 | Master | 6 | Not Yet Certified | 2 |
| Assistant Professor | | 11 | | | | |
| Instructor | | 2 | | | | |
| Lecturer | | 0 | | | | |

Table 11: Faculty Overview: Islamic Banking

| Islamic Banking | | | | | | |
|---------------------|------------|----------|----------------|----------|--------------------------|----------|
| Lecturer Position | Functional | Quantity | Academic Title | Quantity | Lecturer's Certification | Quantity |
| Professor | | 0 | Doctor | 10 | Already Certified | 18 |
| Associate Professor | | 6 | Master | 9 | Not Yet Certified | 1 |
| Assistant Professor | | 11 | | | | |
| Instructor | | 2 | | | | |
| Lecturer | | 0 | | | | |

Lecturers of the study programmes have to carry out the Tridharma of Higher Education, namely conducting education, research, and establishing community service programmes. In addition, FEBI lecturers also become supervisors and examiners for student final assignments and supervisors and examiners of Field Work Practice activities. In addition, FEBI lecturers have supporting responsibilities such as acting as a committee for academic activities, carrying out additional administrative tasks in accordance with the decree of the Chancellor, Deans, institutions and each unit of UIN Sunan Kalijaga.

Academic and didactical qualification of the faculty

The provisions regarding the academic qualifications of lecturers in the Islamic Financial Management and Islamic Banking programme follow the provisions contained in the rules of UIN Sunan Kalijaga Yogyakarta and the Ministry of Religion of the Republic of Indonesia. Ensuring the quality of academic programme implementation, the University monitors and evaluates the performance of lecturers by compiling work plans with the mechanism of Employee Performance Targets (SKP) and Lecturer Performance Load Plans (RBKD) and also evaluating employee

performance through Employee Performance Achievements (CKP), Reports Lecturer Performance Expenses (LBKD), as well as Remuneration Performance Unit (SKR).

To ensure the readiness and quality of lecturers in delivering lectures, each lecturer must have four competencies, namely professional, pedagogical, social and interpersonal competencies. FEBI, in collaboration with the Center for Teaching Staff Development (CTSD) at the University level, conducts a two-day intensive training for new lecturers. The training participants are given an explanation regarding the curriculum map adopted by UIN Sunan Kalijaga to meet the profile of graduates from each study programme. The participants are also introduced to Student Active Learning as a learning method that has been implemented, in which the students are the main actors while the lecturers act as facilitators. Furthermore, the participants are also guided in making correct, rational, comprehensive Semester Learning Plans corresponding to learning outcomes targeted at certain subjects that will be taught to students. Participants who are declared to have passed this training will be given a certificate that is also a requirement for new lecturers to apply for an available promotion from Teaching Staff to Instructor.

In addition, UIN Sunan Kalijaga encourages faculty to actively engage in a variety of professional workshops, meetings, and conferences worldwide, which could benefit them in their teaching and research capabilities.

Practical business experience of faculty

To close the gap between theory and practice, the Faculty of Islamic Economics and Business has established several study centres to assist the government and society in solving problems and provided alternative solutions. For example, the Regional Representative Office of Bank Indonesia involved the Islamic Boarding School Economic Study Center to provide training in entrepreneurship for the Islamic Boarding School Economic and Business Association. The Islamic Boarding School Economic Study Center delegates ten lecturers throughout the study programmes to become resource persons or facilitators who accompany all Islamic boarding schools in the Special Region of Yogyakarta in formulating a roadmap, forming organisational and institutional structures, designing a Business Model Canvas (BMC), arranging business plans, and compiling financial statements. It corresponds to the core science of FEBI in economics, finance, and Sharia business. FEBI lecturers can prove their level and quality at national and international events by obtaining several awards as Delegates, Finalists, Winners, and Best Speakers.

Furthermore, the **Islamic Financial Management** lecturers also have practical experience in finance and business:

- some have businesses/industry experience, this is important for the lecturers concerned because they teach courses related to entrepreneurship;
- some lecturers have been practitioners, so that, the lecturers have a complete understanding of both theory and field practice in financial-based companies;
- some lecturers have experience as experts/consultants in the Islamic finance, this experience is essential as characteristic of the study programme compared to financial management lecturers in general; there are also consultants, for whether the strategy is as well as business evaluation in companies (both private and state-owned and regional), and also State Ministries/Institutions in the state financial management.

Lecturers of **Islamic Banking** also have practical experience in banking, entrepreneurship, and consulting. Some lecturers have been practitioners of Islamic banking. The concerned lecturers have a complete understanding of both theory and field practice in the company. Other have businesses experience; which is important for the concerned lecturers because they teach courses related to entrepreneurship. Some lecturers have experience as experts/consultants in Islamic finance, and this experience is essential as a characteristic of the study programme compared to lecturers of Islamic banking in general; there are also consultants for both strategy and business evaluations for companies (both private and state-owned and regional), and also State Ministries/Institutions in the state financial management.

Internal cooperation

Internal cooperation between lecturers is one of the faculty's advantages in the field of academic development. FEBI has issued a Dean's decree on an academic group of the lecturer (called Lecturer's Scientific Clump) and the person responsible for this group (Person in Charge). At the beginning of each semester, lecturers are asked to make a Semester Lesson Plan that must be consulted with the Person in Charge of the Lecturer's Scientific Clump. The goal is that the material, references, case studies, and practical examples that will be discussed during the learning process will lead to the achievement of the learning outcomes.

Furthermore, the lecturers conduct community service activities by collaborating at the planning level until the implementation of such activities.

The second form of collaboration is that lecturers are intensively involved in preparing, implementing, and developing the curriculum³⁶ in activities such as providing facilities, organisation, and funding aspects. This commitment is shown by organising review activities and redesigning the curriculum for the faculty.

The third form of collaboration can be seen in the lecturers' scientific papers, which appear in both recognised national and renowned international journals. This indication can be seen from the total number of research papers written collectively either with lecturers of one study programme or inter-study programme lecturer collaboration at FEBI UIN Sunan Kalijaga. Some of the research results are presented in Call for Papers activities, both nationally and internationally. In addition, several lecturers with the same field of expertise, concentration, or scientific clump have committed and thoughtfully written certain subject books in groups for the fulfilment of teaching materials, improving the quality of lecturers, and improving the image and institutions through the citation process to scientific works produced by the lecturer at FEBI UIN Sunan Kalijaga.

Student support by the faculty

The programmes facilitates the student guidance process by assigning Academic Supervisors. Each student has an Academic Advisor who can be a consultant for students to consult on academic matters, such as consulting on course selection through the Academic Information System, Field Work Practice consultation, Final Project Title Consultation. Academic advising instructors may also monitor student performance on a regular basis per semester. Hence, Academic Advisors can call and motivate students recorded in the system experiencing a decrease in their Grade Point

³⁶ The curriculum review and redesign procedure refer to Standard Operating Procedure (SOP) Curriculum (Document PBMUINSK- 08-01).

Average. The guidance process usually begins with class meetings attended by all students who are mentored. In addition, academic supervisors provide time outside of working hours using personal communication media (WhatsApp, SMS, and telephone). Each lecturer sets the general policy of the guidance process outside of working hours flexibly.

In addition to the academic section, the study programmes also facilitate and provide support to students in the following way:

1. The Talent and Interest Development Agenda: This activity is coordinated by the student activity unit (ORMAWA). Students can express their ideas, talents, and interest in this domain in conjunction with academic and non-academic competencies.
2. Mentoring of Students Participating in Competitions: The Faculty provides Advisors or Assistant Lecturers to students who will participate in competitions in academic fields such as the Islamic Economics Olympiad, scientific writing competitions, business plan competitions, video and vlog competitions, and non-academic or sports competitions such as futsal.

Appraisal:

The structure and number of teaching staff corresponds with the programmes' requirements. A list of all lecturers and of the University's full-time staff in general shows the availability of the required capacity to implement the programmes. According to the CVs, the academic ability of the teaching staff is in line with the requirements of the programmes for teaching. In order to expand and more strongly implement research-based teaching, UIN Suka could appoint more full professors and/or more strongly promote the promotion of associate professors. Particularly after discussions with various lecturers of Faculty of Economics and Islamic Business, the panel sees a high potential to support the teachers even more academically, so that they can advance from associate professor to full professor. Nevertheless, the panel acknowledges that the national regulations regarding the academic requirement are respected.

During the interviews, the faculty staff confirmed that measures for further qualification of the faculty members such as trainings for didactical methods take place. Regarding international experience of the teaching staff the panel pronounced a recommendation to enhance their international outlook (see appraisal in chapter 3.4).

The teaching staff of both programmes consists only of full-time employees. For both programmes, however, the panel sees that there is potential that has not yet been exploited. Since both programmes are business programmes, where a strong insight into everyday practice is a great benefit for the students, the panel **recommends** that practitioners be used as part-time lecturers to further strengthen the integration of practice and theory in order to prepare the students for the real working world.

Internal collaboration and coordination is ensured by the faculty and can be seen in the meetings of the teaching staff, which take place in the frame of conferences and in regular meetings. From the panel's point of view, the student support by the faculty is particularly noteworthy. As affirmed by students during the site visit, the counselling of students by teaching staff is intensive. Student support is an integral part of the services provided by the faculty.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|----------|----------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.1 | Faculty | | | | | |
| 4.1.1* | Structure and quantity of faculty in relation to curricular requirements (Asterisk Criterion) | | | X | | |
| 4.1.2* | Academic qualification of faculty (Asterisk Criterion) | | | X | | |
| 4.1.3* | Pedagogical / didactical qualification of faculty (Asterisk Criterion) | | | X | | |
| 4.1.4 | Practical business experience of faculty | | | X | | |
| 4.1.5* | Internal cooperation (Asterisk Criterion) | | | X | | |
| 4.1.6* | Student support by the faculty (Asterisk Criterion) | | X | | | |
| 4.1.7(*) | Student support in distance learning (only relevant and an Asterisk Criterion for blended-learning/distance learning programmes) | | | | | X |

4.2 Programme management

A Head of Study Programme leads the study programmes and reports to the Dean. One study programme consists of a Chair, Secretary, and lecturer of the study programme.³⁷ In addition, the Chair and Secretary of the study programme also have the duties and authority to:

- carry out lecture scheduling for all lecturers in the study programme,
- select lecturers for the courses offered each semester,
- carry out academic monitoring and evaluation related to the implementation of the lecture
- coordinate with lecturers regarding curriculum implementation, making lesson plans, availability of teaching materials, and learning evaluation processes,
- coordinate with the Head of the Laboratory to carry out practicum activities to support the students' competence outside of the courses offered,
- coordinate the implementation of fieldwork practice activities,
- coordinate community service activities by study programme lecturers,
- organise supporting activities for other study programmes.

All duties and authorities of the Chair and Secretary of the study programmes are coordinated with all related parties by applying the principles of performance-based management, consensus-oriented, accountability, transparency, responsiveness, effectiveness, efficiency, and conforming to the laws and regulations.

³⁷ The explanation regarding the study programmes is based on the Ministry of Religion of the Republic of Indonesia Regulation Number 46 of 2017 (Second Amendment to PMA Number 26 of 2013) concerning the Organization and Work Procedure of UIN Sunan Kalijaga Yogyakarta.

Table 12: Overview duties and authorities

| Elements of the Study Program | Duties |
|------------------------------------|----------------------------------------------------------------------------------------------------------|
| The Head of the Study Program | Leading and implementing study programs based on the Dean's policy |
| The Secretary of the Study Program | Assist the Head of the Study Program in general administration duties, finance, personnel, and reporting |
| Lecturers of the Study Program | Carry out the education, research, and community service |

Source: PMA RI Number 46 of 2017

The organisational structure in the Faculty of Islamic Economics and Business UIN Sunan Kalijaga Yogyakarta consists of Faculty Senate, Dean and Deputy Deans, Administrative Section, undergraduate and Masters study programmes, and Laboratories. The Faculty Senate is the highest normative and representative council within the Faculty. A Dean leads the Faculty. In carrying out his/her duties, the Dean is assisted by three Deputy Deans, namely: Deputy Dean for Academic Affairs, Deputy Dean for General Administration, Personnel and Planning, and Deputy Dean for Student Affairs and Alumni.

The Faculty Administration Section oversees two sub-divisions: Academic and Student Development Subdivision and General Administration Subdivision. A Head of Section leads the Faculty Administration Section, and a Head of Subdivision leads the Subsection. Furthermore, administrative services for students are integrated at the Faculty, specifically carried out by the Administrative Section. Five administrative staff of the faculty are in charge of assisting every student's needs.

Administrative staff handle all students' needs related to administrative services. Both students' and lecturers' needs related to administration are also handled with a clear provision of administrative mechanism. The academic staff is responsible for facilitating the administration field. Every semester, the Head and students evaluate the performance of academic staff and carry out an academic staff assessment. Academic programme evaluation also involves the lecturers, staff, and students' contribution. Students are required to fill out an educational service satisfaction survey coordinated by the Quality Assurance Institute of UIN Sunan Kalijaga Yogyakarta.

Information systems, websites, and social media, such as Instagram, Facebook, and YouTube, also support academic study programmes. The University provides opportunities for increasing professional competence to all administrative staff to provide excellent service to lecturers and students. For example, administrative staff can attend English or capacity building courses, participate in government training, and there is a scholarship for staff to pursue a Master's or doctoral degree.

Appraisal:

In the discussions with the study programmes' management, the panel gained the impression that the two study programmes are very well organised and that the overall programme organisation ensures effective and efficient management.

Faculty members and students are supported by the administration in organising the programme. There is sufficient administrative staff available, who have the opportunity for continuous professional development. However, with regard to the process organisation, the panel is of the opinion that the students are not directly involved in the decision-making processes when it comes to their areas of work. Although there are feedback mechanisms and student evaluations (see chapter 5.1), the panel misses that the students or at least a representative of the students are involved in the organisation of the faculty and the programme administration, e.g. in the form of a student council. Therefore, the panel **recommends** developing a concept/mechanism that officially involves students actively in decision-making processes regarding the management of the study programmes.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.2 Programme management | | | | | |
| 4.2.1* Programme Director (Asterisk Criterion) | | | X | | |
| 4.2.2 Process organisation and administrative support for students and faculty | | | X | | |

4.3 Cooperation and partnerships

The study programmes have various cooperation agreements with different national and international educational institutions. Cooperation and partnerships from these programmes are mainly for the obligation to implement the tri dharma of higher education:

1. a) Teaching Outbound: Some staff members are sent to participate in training or other capacity building events.
b) Inbound: The faculty has guest lecturers from various universities. Those guest lecturers teach, train, and collaborate (see chapter 3.3).
2. Research: Improving the research and publications quality by conducting joint research activities and sharing journal management.
3. Community Service: Improving the community service quality by collaborating with other institutions and improving the quality of publications.

The study programmes maintain cooperation with the following institutions, among others: Universitas Islam Sultan Agung Semarang (Indonesia), Universitas Batam (Indonesia), IAINU Kebumen (Indonesia), Chemonics International Inc. (USA), United States Agency for International Development (USAID) (USA), University of Wollongong (Australia), University of Malaya (Malaysia), University Teknologi Malaysia (Malaysia).

Cooperation with business entities can be divided into several main categories:

1. Teaching: FEBI cooperates with Islamic Financial Institutions consisting of Bank Syariah Indonesia, LAZIS NU, or PT. Sharia Pegadaian to provide teaching facilities. The faculty has

a Mini Bank and Bank Corner built by the institution. Students are allowed to practice sharia transactions at the facility or the offices of Islamic Financial Institutions.

2. Working Opportunity: UIN Sunan Kalijaga has established close cooperation with many businesses. These companies also provide scholarships and finance academic activities related to legal matters from the private sector.
3. Internship: Business companies are used as partners for students' internships. Through the internship programmes, students shall get familiar with the real working world.
4. Research: In addition to teaching, collaboration with Islamic Financial Institutions also provide opportunities for lecturers and students to obtain data and information for their research activities.

Appraisal:

The scope and nature of cooperation with HEIs, networks and organisations relevant for the programmes are plausibly presented. The agreements on which the cooperation is based are documented. The panel assesses the high number of MoUs with other institutions as positive and remarkable, but the active implementation could still be expanded. The cooperation could be used more efficiently in order to have an even more significant effect on the students. For example, the already existing and new cooperation could be used to promote student exchange and to attract international students or to structurally send teaching staff internationally (see recommendations in chapter 3.4).

The aim of both study programmes is to enable students to become practitioners. Therefore, the panel is of the opinion that there should also be significantly more connections to business enterprises, which brings benefit to the students in addition to internships. For example, students could work in cooperation with local business enterprises to promote the practical application of knowledge, e.g. by writing their thesis in cooperation with companies, or enable structural job opportunities after graduation. In addition, part-time or guest lecturers could be hired and thus have a significant impact on students. With regard to the already existing cooperations of the study programmes, cooperation and exchange with business enterprises and other organisation would have to be with more partners (business network) and bilateral, within the framework of exchange, networking events, etc. In addition, a stronger interlocking with non-banks would be desirable. Therefore, the panel **recommends** working more systematically with various international as well as national companies besides banks in order to exploit possible synergies.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.3 | Cooperation and partnerships | | | | | |
| 4.3.1(*) | Cooperation with HEIs and other academic institutions or networks (Asterisk Criterion for cooperation programmes) | | | X | | |
| 4.3.2(*) | Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes) | | | | X | |

4.4 Facilities and equipment

The available academic support facilities are equipped with air conditioning in each room, LCD, glass blackboard, table and chairs, and Wi-Fi.

Each study programme has a Munaqosah room (used for the thesis exam). The exact list of facilities is as follows:

1. 10 Lecturer Room for S1 and S2 Lecturer Presence and Transit Room
2. 4 Munaqosah rooms
3. 3 Laboratories for Economics, Finance, Banking, and Language Practicum
4. Mini Syariah Bank, 5 Muanqosyah Rooms, 6 Corner Rooms, 3 Study Center Rooms, and Journal Rooms
5. 2 Al-Qur'an Reciting Room and Musholla
6. Theatrical room with 200 people capacity
7. 10 Display Rooms, 10 Student Rooms, and 10 Lavatory
8. 9 Pantry and Cafeteria rooms that carry the Halal and Clean theme
9. Disabled-friendly architecture equipped with Lactation Room
10. WIFI HOTSPOT as access to support the digital-based learning, research, service, and academic services implementation.
11. The basement can accommodate 52 cars and a generator house that can independently supply electrical energy.
12. This building consists of 5 floors equipped with access to 3 Emergency Stairs and 1 Main Stair
13. Atrium designed as an open discussion room and a clean and comfortable Postgraduate Lounge
14. 2 Connecting Bridges ready to integrate and interconnect all rooms in the North and South Buildings
15. Representative Academic Service Room to serve the academic needs of students and lecturers
16. 27 Undergraduate Classrooms are equipped with Reading and Reference Rooms.

The following are the supporting infrastructure in the faculty:

Table 13: Utilities of FEBI

| No. | Type of Utilities | Quantity of Unit | Total area (m ²) | Ownership | | Condition | | Utilization (Hours/weekly) |
|-----|------------------------|------------------|------------------------------|-----------|-----|------------|--------------|----------------------------|
| | | | | SD | SW | Maintained | Unmaintained | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1 | Rooms of Study Program | 3 | 750 | √ | - | √ | - | 37,5 |
| 2 | Lecture Room | 27 | 1.350 | √ | - | √ | - | 45,5 |
| 3 | Exam Room | 5 | 350 | √ | - | √ | - | 10 |
| 4 | Library Room | 4 | 6.750,68 | √ | - | √ | - | 45,5 |
| 5 | Reference Room | 2 | 350 | √ | - | √ | - | 45,5 |
| 6 | Reading Room | 2 | 350 | √ | - | √ | - | 45,5 |
| 7 | Mini Bank Laboratory | 1 | 50 | √ | - | √ | - | 45,5 |
| 8 | Computer Laborator | 2 | 100 | √ | - | √ | - | 45,5 |
| 9 | Language Laboratory | 1 | 50 | √ | - | √ | - | 45,5 |
| 10 | Theatrical Room | 1 | 250 | √ | - | √ | - | 37,5 |

| No. | Type of Utilities | Quantity of Unit | Total area (m ²) | Ownership | | Condition | | Unit Management |
|-----|------------------------|------------------|------------------------------|-----------|-----|------------|--------------|-----------------|
| | | | | SD | SW | Maintained | Unmaintained | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1. | Multi-purpose Building | 1 | 4.686,27 | √ | - | √ | - | University |
| 2. | Polyclinic | 1 | 498,78 | √ | - | √ | - | University |
| 3. | X Ray Room | 1 | 40,00 | √ | - | √ | - | University |
| 4. | Student Center | 3 | 1.843,97 | √ | - | √ | - | University |
| 5. | Training Center | 4 | 6.360,12 | √ | - | √ | - | University |

| | | | | | | | | |
|-----|-------------------------------|---|----------|---|---|---|---|------------|
| | Guest House | | | | | | | |
| 6. | Language and Cultural Center | 4 | 3.139,71 | √ | - | √ | - | University |
| 7. | PKSI | 3 | 728,14 | √ | - | √ | - | University |
| 8. | Sport Venue | 1 | 129,60 | √ | - | √ | - | University |
| 9. | University Club House | 2 | 750,99 | √ | - | √ | - | University |
| 10. | Convention Hall | 1 | 2.000 | √ | - | √ | - | University |
| | Investment Gallery | 1 | 30 | √ | - | √ | - | University |
| 12. | Insurance Corner | 1 | 30 | √ | - | √ | - | University |
| 13. | Center of Business Incubation | 1 | 30 | √ | - | √ | - | University |
| 14. | Parking Lot | 3 | 7.000 | √ | - | √ | - | University |
| 15. | Masque | 1 | 3.000 | √ | - | √ | - | University |
| 16. | Canteen | 5 | 500 | √ | - | √ | - | University |
| 17. | Atrium | 1 | 500 | √ | - | √ | - | University |
| 18. | KOPMA | 2 | 500 | √ | - | √ | - | University |
| 19. | Corner | 6 | 180 | √ | - | √ | - | University |
| 20. | KPN | 1 | 250 | √ | - | √ | - | University |
| 21. | Auditorium | 1 | 500 | √ | - | √ | - | University |

Remark: SD = Property of University/faculty/Study Program; SW = Lease/Contract/Cooperation

The Faculty of Islamic Economics and Business provides adequate facilities to support the creation of conducive academic interactions, among others:

1. Administration Computer
2. Islamic Banking Practicum Computer
3. Laboratory Computer
4. Air conditioning and projectors in every classroom, Munaqosyah room, meeting room, and other rooms needing it.
5. Hotspot areas throughout the Faculty
6. Broadcast services as in speakers in every classroom and public room.
7. Portable Active Speakers
8. Information Boards
9. Elevator

Access to literature

The UPT Library of UIN Sunan Kalijaga implements an automation system in their circulation, fines, member card checking, and statistics using a Local area Network (LAN) equipped with an Online

Public Access Catalog (OPAC). The main library is a four-floor building located east of the campus and is accessible online³⁸. The service hour of the library starts at 8 a.m. and ends at 7 p.m..

Other services are also provided, including computer training, information desk services, photocopying services, references, final papers, theses, dissertations, serial clippings, and services on selected papers/articles downloaded from the internet. To carry out this task, the library is supported by 45 personnel, consisting of the Head of the library, two coordinators, eight sub coordinators, and 34 staff. The books are coded and fully managed through a database and search system so that students can easily find the book they want.

Students can access literature owned by the UIN Sunan Kalijaga library through a digital service system by accessing the site <http://digilib.uin-suka.ac.id>. Students get access to read journals such as the Cambridge Journal of Economics, Research in International Business and Finance, or Journal of Economics Issues, Taylor&Francis, Ebsco, Library Oxford, jstore, Emerald, Sage, or Cambridge University press. In addition to textbooks and journals, students can also access published final assignments. The Faculty of Islamic Economics and Business also provides reading room facilities and a collection of economics and business books for students.

Appraisal:

In the opinion of the panel, the number and size of the classrooms as well as the equipment of all learning facilities correspond to the described needs of the study programmes. The teaching rooms and laboratories are equipped with state-of-the-art technology. The panel noted very positively that all classrooms used are equipped with cameras and whiteboards. The panel also favoured the podcast room, which is also available to students outside of their studies. Access to the internet via wireless LAN is free of charge and disabled students have barrier-free access to the teaching rooms - for example, the Faculty is equipped with a lift and ramps.

Access to literature and journals as well as to digital media (e.g. electronic media, databases) is ensured by UIN Suka. The students confirmed during the interview that the literature required for the study programmes is available in the library and that the access to the literature and journals as well as to digital media is ensured, for instance by using online library resources. The students also confirmed during the interview that the literature required for the study programmes can be accessed online and is sufficient for their needs.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|---------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.4 Facilities and equipment | | | | | |
| 4.4.1* Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion) | | | X | | |
| 4.4.2* Access to literature (Asterisk Criterion) | | | X | | |

³⁸ <http://lib.uin-suka.ac.id/>

4.4 Additional services

The Faculty of Islamic Economics and Business develops the programmes in various ways, for improving the quality of student affairs and strengthening the alumni network, i.e., to improve student achievement at the national and international levels; to raise students' entrepreneurial spirit; to enhance graduates' competitiveness, and to improve student facilities and infrastructure. The services aim to prepare students for the working world, including career guidance and job fairs hosted by the University in the Center for Entrepreneurship and Career Development (CENDI). For Career Preparation, CENDI has carried out several activities to ensure that its students get placement in the job market. The activities are carried out regularly and are the following:

1. Career counselling: Two psychologists offer career counselling services for students twice a week. Students can apply online for the career consultation. In addition, there are also workshops related to careers
2. Career Preparation: career preparations are carried out three days before students graduate. The purpose of this activity is to introduce students to the technical aspects of job search, such as improving Curriculum Vitae, Cover Letters, and preparation for Interviews and Assessment Tests.
3. Provision of Alumni Candidates: The faculty and CENDI (Center for Entrepreneurship and Career Development) organise the debriefing of prospective alumni. Prospective graduates are prepared to assert themselves in the community and gain insights into the world of work, whether as employees in the public and private sectors or as entrepreneurs.
4. Volunteer or Agent of Change Deployment Programme: Students are allowed to have a practical experience through their willingness to become a volunteer team assigned to help the faculty carry out community service activities, for example, by fostering micro and small enterprises under the control of the Business Incubation Center in collaboration with the Sharia Pegadaian.

Alumni activities

To strengthen the role of alumni, various activities are being carried out: Improving the updating of the alumni tracer survey data, tracer system with ITC/software and formation of associations/alumni. The efforts made by the alumni association have at least resulted in some alumni fundraising for student activities and study programmes. The alumni association with a strong network makes it easy and helps junior students get information about employment needed in their company.

There is an alumni association called IKASUKA Islamic Financial Management for the study programme Islamic Financial Management and an alumni association called IKASUKA Islamic Banking for the study programme Islamic Banking, which have the following tasks:

1. Some alumni become lecturers in the laboratory of the Faculty of Economics and Islamic Business.
2. Alumni who become key-note speakers at events, such as seminars held by the Islamic Financial Management and Islamic Banking study programme.
3. Alumni provide input on improving the competence of graduates, including filling out tracer study questionnaires and alumni gathering activities.

4. Alumni provide input on to improve the curricula of the programmes by filling out tracer study questionnaires and through alumni gathering activities.
5. Alumni provide information about job vacancies.

Appraisal:

Through the University's own Career Service Centre, career counselling and placement services are offered on an individual basis and are offered weekly. In addition, job fairs are organised on a regular basis to help students find their way into the labour market. During the on-site visit, the panel was able to visit the Center for Entrepreneurship and Career Development (CENDI) as well as the Business Incubation Center and was convinced that sufficient staff is available for the study programmes' purpose.

In addition, an alumni organisation has been set up with the aim of developing an alumni network. The panel would like to note positively that the alumni surveys conducted annually are not only freely accessible to everyone, but are also published and collected in the form of a book and can be freely viewed.

| | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.5 Additional services | | | | | |
| 4.5.1 Career counselling and placement service | | X | | | |
| 4.5.2 Alumni Activities | | X | | | |

4.6 Financing of the study programme (Asterisk Criterion)

UIN Sunan Kalijaga is a governmental work unit, so that the state guarantees its sustainability. According to the Ministry of Finance Regulation, UIN Sunan Kalijaga is included in the category of work units that implement the Financial Management of Public Service Agencies (PK-BLU). Based on article 14 of Governmental Regulation number 23 of 2005, the sources of funds are divided into three, namely:

1. Government funds sourced from the governmental State Budget (APBN).
2. The funds generated by UIN SUKA from educational services, and work contracts with the community and other institutions (student tuition fees, asset rentals, and businesses owned by UIN SUKA, which the business development center manages).
3. Scholarship funds³⁹.
4. Funds sourced from the community in the form of grants obtained from the community or other bodies (CSR, Waqf, Foundation, Alghazali).

³⁹ from SUKA Endowment, UPZ FEBI, Bidikmisi Scholarship, DIKPORA Scholarship, Bank Indonesia Scholarship, PLN Laziz Scholarship, Religious Study Program Scholarship, Tahfidz Qur'an Scholarship, Bank Negara Indonesia, Achievement and academic scholarships, Regional Development Bank Scholarships, PT. Djarum, Bank Syariah Mandiri Scholarship, UIN Sunan Kalijaga Yogyakarta, including the destination universities for scholarship recipients from the Indonesian Endowment Fund for Education (LPDP) for master and doctoral programmes

Planning and implementation of the financial management in the study programmes is an integral part of FEBI's financial management. Planning for Acceptance and Allocation of the Faculty of Economics and Islamic Business is regulated in the Ministry of Religion (PMA)⁴⁰:

1. FEBI prepares strategic plans referring to the vision and mission of faculties and universities by considering inputs from all stakeholders and the public societies.
2. The strategic plan is then arranged for five years term.
3. The strategic plan was submitted to the University through the Quality Assurance Office (LPM) of UIN Sunan Kalijaga
4. Then, the strategic plan that has been approved at the University level is submitted to the Director-General; after being approved, it becomes the primary reference for the preparation of the Work Plan and Budget (RKA).

Funds managed by the Faculty of Islamic Economics and Business are adequate and can ensure the operational continuity of the study programmes. In addition, FEBI also has a financial plan for the next four years so that it can continue to improve learning outcomes and improve a conducive academic atmosphere. Planning for income sources is expected to expand, mainly because FEBI has many partners such as PZT Pegadaian, PT OSO Securitas, PT BSM, and PT Generali, which has an office branch in the FEBI Building.

Appraisal:

UIN Suka is financed by the state. The programmes are additionally financed by tuition fees, which cover the running costs. Within the limits of a review process and with regard to financial stability of the University in recent years, the panel concludes that financial stability is ensured for each current programme cycle and the entire accreditation period.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|------|-------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.6* | Financing of the study programme (Asterisk Criterion) | | | X | | |

⁴⁰ Regulation Number 22 of 2014 concerning the Statute of the State Islamic University of Sunan Kalijaga Yogyakarta, contained in CHAPTER IX concerning Planning. Referring to Article 10 of the PMA

5. Quality assurance and documentation

UIN Sunan Kalijaga has a quality assurance system that extends from the University to the faculties to the study programmes through the internal quality assurance system regulated by the Statutes of UIN Sunan Kalijaga (Articles 72-74 of 2014) and implemented by the Quality Assurance Agency (LPM), which contains provisions for general, academic and non-academic supervision.

The systemic quality assurance system in FEBI is part of the quality assurance system through the ISO 9001:2008 standard, implemented by the Quality Assurance Agency (LPM) of UIN Sunan Kalijaga. LPM is a technical support element within UIN Sunan Kalijaga in improving the lecturers' and students' academic quality (statute articles 200-203).

Current LPM organisational structure (2020-2024) consists of the chairman, secretary, and four centers, namely the Head of the Center for Academic Quality Standards Development, the Head of the Audit and Quality Control Center, the Head of the Accreditation and Certification Center, and the Head of the Center for Information Analysis, International Publications and Ratings.

In the quality assurance system at the faculty and study programme level, particularly, the University Chancellor and the Dean of FEBI appoint a Quality System Controller at the Faculty level (PSMF) and a Quality System Controller at the study programme level (PSMP) who are responsible for ensuring and guaranteeing the well-organised process of academic activities and the curriculum.

An Internal Quality Audit led by the University Quality Assurance Agency carries out the quality assurance system for the Islamic Financial Management and Islamic Banking programme. The Quality assurance includes a cycle of planning, implementation, evaluation, and corrective action as evidenced in money/audit reports.

The programmes apply 29 quality standards in the management of the study programmes, which are equipped with main and additional performance indicators. The quality standards are transformed into quality objectives, which elaborate in detail the main and additional objectives of the performance indicators.

The quality standards consist of three groups of standard, namely the Education Quality Standards, Research Quality Standards, and the Community Service Quality Standards. Each quality standard is further subdivided into eight standards⁴¹.

⁴¹ 1. Education Quality Standards, consisting of: Graduate Competency Standards, Learning Content Standards, Learning Process Standards, Learning Assessment Standards, Lecturers and Education Personnel Standards, Learning Facilities and Infrastructure Standards, Learning Management Standards, Learning Financing Standards;

2. Research Quality Standards, consisting of: Research Results Standards, Research Content Standards, Research Process Standards, Research Assessment Standards, Research Standards, Research Facilities and Infrastructure Standards, Research Management Standards, Research Financing Standards;

3. Community Service Quality Standards, consisting of Service Result Standards, Service Content Standards, Service Process Standards, Service Assessment Standards, Service Implementation Standards, Service Facilities and Infrastructure Standards, Service Management Standards, Service Financing Standards; 4. Additional Quality Standards consist of: Standard Vision, Mission, Goals and Targets,

UIN Sunan Kalijaga implemented the Quality Assurance Mechanism through a cycle of activities abbreviated as PPEPP or PDCA, which consists of:

1. **Setting (Plan):** This is an activity to prepare standards of UIN Sunan Kalijaga, namely standard-setting activities consisting of quality standards of UIN Sunan Kalijaga;
2. **Implementation (Do):** There are standard fulfilment activities consisting of quality standard of UIN Sunan Kalijaga;
3. **Evaluation (Check):** Implementation of UIN Sunan Kalijaga Standards, namely comparison activities between the outputs of activities to meet UIN Sunan Kalijaga Standards with UIN Sunan Kalijaga Standards that consist of SN UIN Sunan Kalijaga and UIN Sunan Kalijaga Standards set by universities. These activities include auditing, monitoring, evaluation and survey.
4. **Corrective Action (Act):** This activity is corrective action as an analysis of the causes of the UIN Sunan Kalijaga Standards consisting of the SN UIN Sunan Kalijaga and UIN Sunan Kalijaga Standards Determined by Tertiary Education Institutions that were not achieved for corrective action; and
5. **Improvement (P):** UIN Sunan Kalijaga Standards, namely activities to improve the UIN Sunan Kalijaga Standards so that they are more elevated than the predetermined UIN Sunan Kalijaga Standards.

The working mechanism includes monitoring and evaluation of all standards each semester, internal quality audits, follow-up audits and submission to management review meetings. In addition, there is annual surveillance by the TUV Rheinland (Germany) certification body. In the context of improvement as part of the requirements for "ACT" in ISO 9001: 2015.

Evaluation by students

Overall, student assessment is carried out using the written rules and procedures contained in the survey assessment guidelines; the results are communicated to the students and translated into a follow-up plan by the programmes. In addition, evaluation results are used to measure the achievement of the leading performance indicators for the student quality standards and are published. All survey indicators are carried out, reviewed, and evaluated periodically to control the implementation of the survey. The survey guide has been reviewed and adapted to the requirements of national and international accreditation and documented in the quality assurance information system of UIN Sunan Kalijaga.

Students' evaluations are carried out in two evaluations, namely evaluating lecturers' performance and evaluating the study programme's implementation. The preparation and review process for the evaluation survey guidelines various involved parties, with the core team consisting of the LPM Leader and the Instrument Team. This instrument team involved lecturers from the Psychology study programme of Faculty of Social Sciences and Humanities. In addition, the study programmes are involved in validating the instrument. In terms of evaluating the implementation of study programmes, students evaluate human resources, finance, facilities and infrastructure, education, research, community service, and external instruments and achievements of the tri dharma.

Governance Standards, Governance and Cooperation, Student Standards, Financial Standards, Facilities and Infrastructure.

Evaluation for the implementation of the study programme is carried out through a service satisfaction survey for Lecturers, Education Personnel, and Students.

Student satisfaction surveys are conducted regularly according to the following scheme: A survey of students at the end of each semester and the conduct of learning evaluations. Students complete online surveys before the end of the lecture and at the beginning of the next semester. Furthermore, the quality controller of the study programme processes the survey data from the student into a report. The faculty's quality controller coordinates all reports to be submitted to the faculty and the Head of the study programmes. The survey results are evaluated and responded to by the Head of the study programmes. Furthermore, the Quality Assurance Agency, together with the study programme quality controller, monitors the follow-up by the study programme. All evidence of survey guidelines, study programme survey reports, minutes of meetings, and follow-up plans by study programmes can be accessed on the website. Therefore, students and stakeholders can access all evaluation results on the website.

Evaluation by faculty

The level of lecturer satisfaction with the services of UIN Sunan Kalijaga includes the following aspects:

1. Governance, and Cooperation;
2. Human Resources;
3. Finance, Facilities, and Infrastructure;
4. Education;
5. Research;
6. Community service.

The ICM score is calculated using the weighted average score of the individual service elements. Overall, lecturers and education staff evaluations use the written rules and procedures contained in the survey evaluation guidelines⁴². The results are communicated to lecturers and education staff and are used as follow-up materials by the study programme. In addition, evaluation results are used and published to measure the achievement of key performance indicators and the additional implementation of academic quality standards.

Similar to the evaluation of study programme performance by students, UIN Sunan Kalijaga, through the Quality Assurance Agency, issued regulations related to evaluating study programmes conducted by lecturers and education staff in the form of survey guidelines. Lecturers carry out performance evaluations and teaching staff in relation to the implementation of quality standards in study programmes, especially in relation to standards in training and programme management. In terms of evaluating the implementation of the study programmes, lecturers and education staff evaluate human resources, finance, facilities and infrastructure, education, research, community service, and the outcomes and achievements of the tri dharma.

⁴² The measurement of the satisfaction index of the academic community refers to the Guidelines for Preparation of the Community Satisfaction Index (IKM) Ministry of PAN Regulation No. 25 of 2004.

Satisfaction surveys for lecturers and education staff are carried out regularly with the following survey schedule: Lecturers twice a year as a login requirement for evaluating lecturer performance load (BKD). For educational staff, twice a year as a requirement for Wi-Fi login.

Lecturers fill out online surveys through the website provided by UIN Sunan Kalijaga. Furthermore, the study programme's quality controller processes survey data into reports. The faculty's quality controller coordinates all reports to be submitted to the faculty and Head of the study programme. The result of the survey are evaluated and responded to by the Head of the study programme in management review meetings. In addition, the Quality Assurance Agency, together with the study programme's quality controller, monitors the follow-up by the study programme. All evidence of survey guidelines, study programme survey reports, minutes of meetings, and follow-up plans by study programmes can be accessed on the website. All evaluation results can be accessed by lecturers, education staff, students, and stakeholders.

External evaluation

User satisfaction is assessed through surveys and questionnaires filled out by alumni, graduate users and collaboration partners in a google form.

1. Aspects used to assess user satisfaction include ethics, expertise in science (primary competence), foreign language skills, information technology, communication skills, cooperation, and self-development. The mechanism for implementing the user satisfaction survey starts with the person in charge of the survey who is in charge of contacting the alumni personally, then sending a google form via email, which the alumni will deliver to the superiors where they work. Next, the supervisor himself will fill out the user satisfaction form and submit it directly to the linked google form page. Thus, automatically, the user satisfaction survey results have been recorded in the google form results, and the results can be immediately known. Data analysis of user satisfaction survey results is carried out by identifying each aspect of all data entered. The subsequent analysis is to calculate the user satisfaction score.
2. The availability of valid evidence regarding measuring graduate user satisfaction which is carried out consistently can be seen on the google form, which continuously updates the number of users who have filled out user satisfaction forms. This evidence can be accessed by interested parties to see the satisfaction of graduate users, especially those related to the assessment aspect. In the user satisfaction survey form, a follow-up column is also provided to be filled in by the user to provide input to improve aspects of graduates that are considered unfavourable.

Programme description

The Islamic Financial Management and Islamic Banking study programme have documented and published the contents of the study programme, curriculum, and exam scheme, including lesson plans for each semester and exam regulations. Information on the study programme is also explained in detail. The information system is updated and accessible to all stakeholders in order to comply with the principles of transparency in the management of the study programmes.

UIN Sunan Kalijaga provides information system services for all academic, research, and community services of all study programmes. There are at least three central information systems used by the study programmes:

First, information about study programmes is available on the study programme's website. This website contains the following information:

- a summary of the programmes' aims and intended learning outcomes
- an outline of the course structure
- a matrix that shows how the programmes' learning outcomes are achieved through the courses
- a set of course specifications⁴³. The programme specifications serve as source for different stakeholders (applicants, students, lecturers or professional and statutory bodies).

Second, the academic information system of UIN Sunan Kalijaga. This academic information system provides information on management, curriculum, and exam schemes that can be accessed by study programmes, lecturers, and students.

Third, the quality assurance system at lpm.uin-suka.ac.id. Its services include the study programme's accreditation information systems, online monitoring and evaluation applications, online audit applications, and accreditation information systems. Data filled in by the study programmes are evidence for the implementation of the quality assurance cycle. This system also provides survey applications for lecturers, students, alumni, graduate users, and cooperation partners. In addition, internal quality audit application services, monitoring, and evaluation are available. For student services, a certificate of programme accreditation is also available in this service.

Information on activities during the academic year

UIN Sunan Kalijaga regularly publishes the latest news and information regarding the study programmes, both quantitatively and qualitatively. Press relations and network communications are actively established. Activities of the study programmes are distributed on various platforms such as letters, e-mail, WhatsApp Groups, study programmes' websites or social media such as Instagram and Facebook. All these platforms always provide the latest information about the activities and achievements of the study programmes. In addition to these media, programme activities are planned, implemented and reviewed in meetings with lecturers, teachers and student representatives.

Relations with the mass media and news networks are also carried out to ensure that information is well disseminated. UIN Sunan Kalijaga also provides a summary of an academic year's activities. The study programmes assign a staff member to manage the programmes' information in cooperation with the IT centre.

⁴³ The information in the programme specifications include: awarding body/institution, teaching institution (if different), details of accreditation by professional or statutory bodies, name of the final award, programme title, expected learning outcomes, admission criteria or requirements, relevant benchmark reports, external and internal reference points that may be used to provide information on the programme learning outcomes, programme structure and requirements including levels, courses, credits, date of writing the programme specifications.

Appraisal:

In the opinion of the panel team, a quality assurance and development procedure, which systematically and continuously monitors and develops the quality of the programme with respect to its contents, processes, and outcomes, has been set up. It takes into account the results of the evaluations of students, alumni, lecturers and third parties as well as graduate employment with the help of the tracer studies conducted. Responsibilities are clearly defined. The panel is particularly positive about the process, which uses the PDCA-cycle.

In addition, it is positively noted that following the feedback during the on-site visit, UIN Suka has introduced a workload evaluation to monitor the actual workload of the students in the respective courses from now on.

Evaluations by the students, by the faculty, by alumni and employers are carried out on a regular basis and in accordance with a prescribed procedure. This is handled strictly by the University, for instance, students must participate in the evaluations in order to be able to view their grades. The participants and third parties are informed about the results and measures through published reports.

In terms of the programme description, UIN Suka suitably documents and publishes them on several platforms to provide students and lecturers with all relevant and required information online. To inform about the activities during the academic year, the University regularly publishes updated news and information about the study programme on its websites. In addition, press relations and network communication are actively maintained.

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|--------|-----------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 5.1* | Quality assurance and quality development with respect to contents, processes and outcomes (Asterisk Criterion) | | | X | | |
| 5.2 | Instruments of quality assurance | | | | | |
| 5.2.1 | Evaluation by students | | | X | | |
| 5.2.2 | Evaluation by faculty | | | X | | |
| 5.2.3 | External evaluation by alumni, employers and third parties | | | X | | |
| 5.3 | Programme documentation | | | | | |
| 5.3.1* | Programme description (Asterisk Criterion) | | | X | | |
| 5.3.2 | Information on activities during the academic year | | X | | | |

Quality profile

HEI: Universitas Islam Negeri Sunan Kalijaga, Indonesia

Bachelor: Islamic Financial Management (SE)
Islamic Banking (SE)

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|----------|----------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 1 | Objectives | | | | | |
| 1.1* | Objectives of the study programme (Asterisk Criterion) | | | X | | |
| 1.2* | International orientation of the study programme design (Asterisk Criterion) | | | X | | |
| 1.3 | Positioning of the study programme | | | | | |
| 1.3.1 | Positioning of the study programme in the educational market | | X | | | |
| 1.3.2 | Positioning of the study programme on the job market for graduates („Employability“) | | | X | | |
| 1.3.3 | Positioning of the study programme within the HEI's overall strategic concept | | | X | | |
| 2 | Admission | | | | | |
| 2.1* | Admission requirements (Asterisk Criterion) | | | X | | |
| 2.2 | Counselling for prospective students | | X | | | |
| 2.3* | Selection procedure (if relevant) | | | X | | |
| 2.4(*) | Professional experience (if relevant; Asterisk Criterion for master programmes that require professional experience) | | | | | X |
| 2.5* | Ensuring foreign language proficiency (Asterisk Criterion) | | | X | | |
| 2.6* | Transparency and documentation of admission procedure and decision (Asterisk Criterion) | | | X | | |
| 3 | Contents, structure and didactical concept | | | | | |
| 3.1 | Contents | | | | | |
| 3.1.1* | Logic and conceptual coherence (Asterisk Criterion) | | | X | | |
| 3.1.2* | Rationale for degree and programme name (Asterisk Criterion) | | | X | | |
| 3.1.3* | Integration of theory and practice (Asterisk Criterion) | | | X | | |
| 3.1.4 | Interdisciplinary thinking | | | X | | |
| 3.1.5 | Ethical aspects | X | | | | |
| 3.1.6* | Methods and scientific practice (Asterisk Criterion) | | | X | | |
| 3.1.7* | Examination and final thesis (Asterisk Criterion) | | | X | | |
| 3.2 | Structure | | | | | |
| 3.2.1* | Modular structure of the study programme (Asterisk Criterion) | | | X | | |

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|----------|----------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 3.2.2* | Study and exam regulations (Asterisk Criterion) | | | X | | |
| 3.2.3* | Feasibility of study workload (Asterisk Criterion) | | | X | | |
| 3.2.4 | Equality of opportunity | | X | | | |
| 3.3 | Didactical concept | | | | | |
| 3.3.1* | Logic and plausibility of the didactical concept (Asterisk Criterion) | | | X | | |
| 3.3.2* | Course materials (Asterisk Criterion) | | | X | | |
| 3.3.3 | Guest lecturers | | | X | | |
| 3.3.4 | Lecturing tutors | | | X | | |
| 3.4 | Internationality | | | | | |
| 3.4.1* | International contents and intercultural aspects (Asterisk Criterion) | | | X | | |
| 3.4.2 | Internationality of the student body | | | | X | |
| 3.4.3 | Internationality of faculty | | | | X | |
| 3.4.4 | Foreign language contents | | | X | | |
| 3.5* | Multidisciplinary competences and skills (Asterisk Criterion) | | | X | | |
| 3.6* | Skills for employment / Employability (Asterisk Criterion) | | | X | | |
| 4. | Academic environment and framework conditions | | | | | |
| 4.1 | Faculty | | | | | |
| 4.1.1* | Structure and quantity of faculty in relation to curricular requirements (Asterisk Criterion) | | | X | | |
| 4.1.2* | Academic qualification of faculty (Asterisk Criterion) | | | X | | |
| 4.1.3* | Pedagogical / didactical qualification of faculty (Asterisk Criterion) | | | X | | |
| 4.1.4 | Practical business experience of faculty | | | X | | |
| 4.1.5* | Internal cooperation (Asterisk Criterion) | | | X | | |
| 4.1.6* | Student support by the faculty (Asterisk Criterion) | | X | | | |
| 4.1.7(*) | Student support in distance learning (only relevant and an Asterisk Criterion for blended-learning/distance learning programmes) | | | | | X |
| 4.2 | Programme management | | | | | |
| 4.2.1* | Programme Director (Asterisk Criterion) | | | X | | |
| 4.2.2 | Process organisation and administrative support for students and faculty | | | X | | |
| 4.3 | Cooperation and partnerships | | | | | |
| 4.3.1(*) | Cooperation with HEIs and other academic institutions or networks (Asterisk Criterion for cooperation programmes) | | | X | | |

| | | Exceptional | Exceeds quality requirements | Meets quality requirements | Does not meet quality requirements | n.r. |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|----------------------------|------------------------------------|------|
| 4.3.2(*) | Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes) | | | | X | |
| 4.4 | Facilities and equipment | | | | | |
| 4.4.1* | Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion) | | | X | | |
| 4.4.2* | Access to literature (Asterisk Criterion) | | | X | | |
| 4.5 | Additional services | | | | | |
| 4.5.1 | Career counselling and placement service | | X | | | |
| 4.5.2 | Alumni Activities | | X | | | |
| 4.6* | Financing of the study programme (Asterisk Criterion) | | | X | | |
| 5 | Quality assurance and documentation | | | | | |
| 5.1* | Quality assurance and quality development with respect to contents, processes and outcomes (Asterisk Criterion) | | | X | | |
| 5.2 | Instruments of quality assurance | | | | | |
| 5.2.1 | Evaluation by students | | | X | | |
| 5.2.2 | Evaluation by faculty | | | X | | |
| 5.2.3 | External evaluation by alumni, employers and third parties | | | X | | |
| 5.3 | Programme documentation | | | | | |
| 5.3.1* | Programme description (Asterisk Criterion) | | | X | | |
| 5.3.2 | Information on activities during the academic year | | X | | | |