

Decision of the FIBAA Accreditation and Certification Committee



19th Meeting on September, 5 2025

PROGRAMME ACCREDITATION

Project Number:	23/070
Higher Education Institution:	Universitas Muhammadiyah Sumatera Utara, Indonesia
Location:	Medan, Sumatra, Indonesia
Study programme:	1. Bachelor of Accounting 2. Bachelor of Management 3. Bachelor of Sharia Business Management 4. Bachelor of Sharia Banking
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 with one condition.

Condition 1 (see chapter 3.2.2):

- a) The University ensures that all students receive an ECTS Grading Table along with their degree certificate, transcript, and Diploma Supplement upon graduation. This requirement must be stipulated in a binding document.
- b) UMSU provides students with clear and comprehensive information on the University's procedures for handling exam failures, ensuring that they are fully aware of these regulations.

Proof of meeting this condition is to be supplied by June 4, 2026.

Period of Accreditation: September 5, 2025–September 4, 2030.

The FIBAA Quality Seal is awarded.

The FIBAA Accreditation and Certification Committee revised the wording of Condition 1b as follows:

- b) UMSU provides students with clear and comprehensive information on the University's procedures for handling exam failures.**

Assessment Report

Higher Education Institution:

Universitas Muhammadiyah Sumatera Utara

Bachelor programmes:

1. Bachelor of Accounting
2. Bachelor of Management
3. Bachelor of Sharia Business Management
4. Bachelor of Sharia Banking

Qualification awarded on completion:

1. Bachelor of Accounting / Sarjana Akuntansi (S.Ak.)
2. Bachelor of Management / Sarjana Manajemen (S.M.)
3. Bachelor of Economics / Sarjana Ekonomi (S.E.)
4. Bachelor of Economics / Sarjana Ekonomi (S.E.)

General information on the study programme

Brief description of the study programme:

Accounting

The Accounting Bachelor Programme at the Faculty of Economics and Business offers majors in Audit Accounting, Tax Accounting, Management Accounting, and Public Sector Accounting. Students can specialise in elective courses offered in the sixth and seventh semesters. The programme prepares graduates to become Auditors, Management Accountants, Tax Accountants, and Public Sector Accountants, as well as entrepreneurs grounded in ethical principles. This structure ensures that students gain both theoretical knowledge and practical skills aligned with their chosen career paths.

Management

The Bachelor of Management Programme at the Faculty of Economics and Business is designed to develop students into future leaders in the fields of business and management. The programme offers majors in areas such as Financial Management, Marketing Management and Human Resource Management through elective courses in the sixth and seventh semesters. Graduates find employment as business analysts, consultants, managers, or entrepreneurs.

Sharia Business Management

The Sharia Business Management programme is designed to produce Sharia business practitioners, entrepreneurs, researchers in Sharia business management and consultants. The curriculum equips students with the knowledge and skills to understand, analyse, and solve problems relevant to the field. To enhance practical learning, part-time practitioner lecturers from industrial companies contribute to competency-based courses such as Sharia Production Management, Entrepreneurship, Computers, Sharia Financial Management, Taxation, and Sharia Marketing Management. The curriculum development includes benchmarking with international institutions, such as Fatony University in Thailand.

Sharia Banking

The Sharia Banking study programme at the Faculty of Islamic Studies offers a curriculum that integrates Islamic financial principles with modern banking practices, equipping students with both theoretical knowledge and practical skills in Sharia-compliant finance. Elective courses are available in the fifth, sixth, and eighth semesters, allowing students to learn about International Finance and Banking, Islamic Financial Accounting, Cost accounting and much more. Graduates are prepared to pursue careers as practitioners in Islamic financial institutions both in banking and non-banking sectors as well as Islamic financial consultants, Sharia start-up entrepreneurs, and professionals in government institutions such as Bank Indonesia, the Financial Services Authority, and ministries related to Islamic finance.

Type of study programme:

Bachelor programmes

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

All programmes:

147 SKS credits = 235.2 ECTS credits

Mode of study:

full-time and part-time

Didactic approach:

study programme with obligatory class attendance with optional blended-learning elements

Double / Joint Degree programme:

no

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

1. Bachelor of Accounting: 10 classes for 300 students
2. Bachelor of Management: 19 classes for 750 students
3. Bachelor of Sharia Business Management: 2 classes for 70 students
4. Bachelor of Sharia Banking: 3 classes for 120 students

Programme cycle starts in:

September

Initial start of the programme:

Accounting: 1977

Management: 1983

Sharia Business Management: 2008

Sharia Banking: 2008

Type of accreditation:

initial accreditation

Procedure

A contract for the initial accreditation of the Bachelor of Accounting (Bachelor of Accounting / Sarjana Akuntansi (S.Ak.)), Bachelor of Management (Bachelor of Management / Sarjana Manajemen (S.M.)), Bachelor of Sharia Business Management (Bachelor of Economics / Sarjana Ekonomi (S.E.) and Sharia Banking (Bachelor of Economics / Sarjana Ekonomi (S.E.)) was made between FIBAA and Universitas Muhammadiyah Sumatera Utara on September, 5 2023. On September 06, 2024, the HEI submitted a self-evaluation report, which included a detailed description of the programme and further documents in order to prove that the criteria for programme accreditation are met.

At the same time, FIBAA appointed a review panel¹. The HEI has agreed with the chosen experts. The panel consisted of:

Prof. Dr. Muhammad Ashfaq Ashfaq

IU International University of Applied Sciences, Germany
Professor of Business Administration

Jan Oliver Britz

accadis Hochschule Bad Homburg
International Business Management

Prof. Dr. Jürgen Jerger

University of Regensburg
Professor of Economics

Prof. Dr. Anke Müßig

University of Luxembourg
Professor of Business Administration, in particular Auditing and Accounting

Dr. Olaf Neitzsch

Dr. Olaf Neitzsch Consulting
General Director

Prof. Suryo Budi Santoso

Universitas Muhammadiyah Purwokerto
Associate Professor, Head of the Master of Management Programme

FIBAA project manager:
Dr Rebekka Welker

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 June 17–18, 2025 at the HEI's premises in Medan. At the end of the on-site visit, the panel has given a short feedback on its first impressions to representatives of the HEI.

¹ The panel is presented in alphabetical order.

The assessment report based on this was delivered to the HEI for comment on August 18, 2025. The statement on the report was given up on August 24th, 2025. It has been taken into account in the report at hand.

Summary

For Bachelor programmes

The Bachelor of Accounting (Bachelor of Accounting / Sarjana Akuntansi (S.Ak.)), Bachelor of Management (Bachelor of Management / Sarjana Manajemen (S.M.)), Bachelor of Sharia Business Management (Bachelor of Economics / Sarjana Ekonomi (S.E.)) and Bachelor of Sharia Banking (Bachelor of Economics / Sarjana Ekonomi (S.E.)) offered Universitas Muhammadiyah Sumatera Utara fulfils 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 September 5, 2025 and finishing on September 4, 2030 under one condition. 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 panel members identified need for improvement regarding the following aspects² Study and exam regulations due to a missing ECTS grading table. They recommend the accreditation on condition of meeting the following requirements:

Condition 1 (see chapter 3.2.2):

- a) The University ensures that all students receive an ECTS Grading Table along with their degree certificate, transcript, and Diploma Supplement upon graduation. This requirement must be stipulated in a binding document.³**
- b) UMSU provides students with clear and comprehensive information on the University's procedures for handling exam failures, ensuring that they are fully aware of these regulations.**

The panel members also identified several areas where the programme could be further developed:

- designing a more seamless transition from the Bachelor's to the Master's programme (see chapter 3.1.1)
- explaining students the difference between the Management and Sharia Management programme in a clear way (see chapter 3.1.1)
- increasing the recruitment of academic staff with international backgrounds to enhance global perspectives within the teaching teams (see chapter 3.4.3).
- taking a more strategic approach when selecting partner universities, ensuring that collaborations align with the faculty's academic goals, programme strengths, and long-term internationalisation strategy (see chapter 4.3.1)

Management, Sharia Banking and Sharia Business Management

- updating the content of the on the homepages more regularly (chapter 5.3.1).

Accounting:

- enhancing interdisciplinary thinking by developing a clear and cohesive strategy (see chapter 3.1.4)

² These aspects are asterisk criteria which means that they are essential for the study programme.

³ See ECTS User's Guide 2015 (pages 39-41) for an explanation of grade distribution tables.

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 many criteria in which the programme exceeds the quality requirements:

- Positioning of the study programme in the educational market (chapter 1.3.1)
- Ethical aspects (chapter 3.1.5)
- Equality of opportunity (chapter 3.2.4)
- Multidisciplinary competences and skills (chapter 3.5)
- Skills for employment / Employability (chapter 3.6)
- Student support by the faculty (chapter 4.1.6)
- Process organisation and administrative support for students and faculty (chapter 4.2.2)
- Alumni activities (chapter 4.5.2)

Accounting

- Logic and conceptual coherence (chapter 3.1.1)
- Integration of theory and practice (chapter 3.1.3)
- Programme Director (chapter 4.2.1)
-

Sharia Banking

- Integration of theory and practice (chapter 3.1.3)
- Practical business experience of faculty (chapter 4.1.4)

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

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Information

Information on the Institution

Universitas Muhammadiyah Sumatera Utara (UMSU) is a private university under the management of the Muhammadiyah association. UMSU was established on February 27, 1957, in the city of Medan, North Sumatra Province. UMSU has three campus locations, namely the Main campus (Mukhtar Basri), the Faculty of Medicine Campus (Jl. Gedung Arca) and the Postgraduate Campus (Jl Denai). At the regional level, UMSU is the best in Sumatra Island out of 326 private universities. At the national level of Muhammadiyah Universities, UMSU is ranked fourth best.

UMSU has accepted students from national and international levels, namely Indonesia, Malaysia, Thailand, Cambodia, and Yemen. UMSU has received recognition of the quality of higher education from the QS-STARS institution with a rating of four stars.

Currently, UMSU has nine faculties among which are five in the social sciences and four in the sciences along with one postgraduate school. The University offers one diploma programme, 30 bachelor's programmes, eleven master's programmes, one doctoral programme, and two professional programmes. The number of active students across UMSU's faculties is as follows: 1,930 in the Faculty of Islamic Studies, 2,559 in the Faculty of Teacher Training and Education, 2,134 in the Faculty of Social and Political Sciences, 1,464 in the Faculty of Agriculture, 1,829 in the Faculty of Computer Science and Information Technology, 4,664 in the Faculty of Economics and Business, 2,286 in the Faculty of Engineering, 1,159 in the Faculty of Medicine, and 2,623 in the Faculty of Law.

The Vision and Mission of Universitas Muhammadiyah Sumatera Utara (UMSU), Medan:

Vision

To become an outstanding university that embodies the nation's civilization by advancing science, technology, and human resources rooted in Al-Islam and Muhammadiyah values.

Mission

To achieve this vision, UMSU is committed to:

1. Providing education and instruction grounded in Al-Islam and Muhammadiyah principles.
2. Conducting research and development in science and technology based on Islamic values.
3. Engaging in community service that empowers and enhances community life, also rooted in Al-Islam and Muhammadiyah.

Objectives

Universitas Muhammadiyah Sumatera Utara aims to:

1. cultivate skilled, imaginative, inventive, self-reliant, and accountable individuals.
2. enhance higher education management by promoting effectiveness, efficiency, transparency, accountability, and sustainability.
3. cultivate proficient individuals in the research sector who can contribute to advancing science and technology nationally and internationally.
4. establish collaborative efforts with various national and international institutions allow UMSU to create a robust cooperation network.
5. aid in the creation of a self-sustaining society of the highest quality.

Roles and Purposes

1. The University places great importance on the values of faith and dedication to Allah SWT, education and teaching, research and community service, and advancing science and technology following Islamic principles.
2. Its responsibilities include promoting faith and dedication to God, providing educational resources, conducting research, serving the community, and establishing and enforcing technical academic policies. The university is accountable to the Higher Education Council and follows all relevant regulations.

The study programmes which were evaluated by FIBBA for accreditation in this procedure come from the Faculty of Economic and Business (FEB) (Accounting and Management) and the Faculty of Islamic Studies (FAI) (Sharia Business Management and Sharia Banking). The proposed study programmes from FEB are Accounting and Management. The proposed study programmes from FAI are Sharia Business Management and Sharia Banking.

Accounting

The study programme was established in 1977 and received the best rating with “A” category in 2018 given by the National Accreditation Agency for Higher Education (BAN-PT). The best rating accreditation was obtained again in 2023 with “Excellent” category given by the Institute of Accreditation for Economic, Management, Business and Accounting Programme (LAMEMBA). Currently, there are 48 lecturers and 1,298 active students, resulting in a student-to-lecturer ratio of approximately 1:27. The uniqueness of the curriculum is to analyse and study the financial system of the village government. The excellence of the curriculum is the learning process that involves lecturers who work as independent auditors in national and multinational companies.

A. Vision

To become an Accounting Study Programme that excels in developing Accounting Science, Technology and Human Resources that are professional, honest and competitive based on al-Islam and Muhammadiyah.

B. Mission

1. Organising education and teaching in the field of accounting based on al-Islam and Muhammadiyah with four (4) competencies, namely accounting examination, management accounting, tax accounting and public sector accounting.
2. Carrying out research and development in the field of Accounting based on al-Islam and Muhammadiyah.
3. Carrying out community service by implementing accounting knowledge based on al-Islam and Muhammadiyah.

C. Objective

1. Producing accounting graduates who are professional, honest and competitive with expertise as accountants in the fields of Accounting Audit, Management, Taxation and the Public Sector.
2. Producing scientific works in the field of accounting that are able to contribute to the progress of research-based accounting science that can be utilised by the world of academics, professionals and society.
3. Applying science and technology and research results in the field of accounting as a solution to solving accounting problems in society.
4. Producing graduates with character based on the values of Al-Islam Kemuhammadiyah.

D. Target

1. To produce quality Bachelor of Accounting graduates who have moral integrity and soft skills that suit the needs of the user community.
2. Producing quality research as an effort to develop scientific and applied scientific products in the field of accounting.
3. The implementation of Community Services through the application of science and technology in the field of accounting which has direct benefits for accelerating community development at large.
4. Development of Collaboration Networks in the field of Accounting.

Management

The study programme was established in 1983 and received the best rating with the “A” category in 2018 given by National Accreditation for Higher Education (BAN-PT) and in 2023 obtained the “Excellent” category from Institute of Accreditation for Economic, Management, Business and Accounting Programme (LAMEMBA). The student-to-lecturer ratio is approximately 1:40, based on a total of 72 lecturers and 2,874 students. Graduates shall become entrepreneurs in the culinary field by utilising the availability of superior commodity raw materials in the North Sumatra Province in the food and horticulture sectors. Graduates shall also become managers with certificates of competence from Winner Indonesia Learning,⁴ which is a certified training and course institution. This collaboration between the study programme and Winner provides value to the Management programme. Winner offers various skills development programmes that complement the academic curriculum, particularly in the areas of communication, digital marketing, and capital market literacy. Through this partnership, students not only gain theoretical or academic knowledge from the classroom but also earn industry-recognized competency certificates. This ensures that graduates of the Management Programme are better prepared to enter the workforce, equipped with a combination of academic knowledge and practical skills that are highly relevant to current labour market demands.

A. Vision

To become a Management Study Programme that excels in the development of Management Science, technology and human resources that are professional, honest, entrepreneurial and internationally competitive based on the values of Al-Islam and Muhammadiyah.

B. Mission

1. Organising education and teaching to produce graduates who master the science of management based on Al-Islam and Muhammadiyah values and have competence in four main areas: (1) Human Resource Management, (2) Financial Management, (3) Marketing Management, and (4) Banking Management, and able to compete at the national and international levels.
2. Organising research and development in the field of management based on Al-Islam and Muhammadiyah.

⁴ “WINNER” stands for the Week of Indonesia–Netherlands Education and Research. It is an annual event that celebrates and strengthens collaboration between Indonesia and the Netherlands in the fields of higher education and research. The program brings together researchers, educators, policymakers, NGOs, and businesses from both countries to share knowledge, present research outcomes, and explore new opportunities for cooperation. Topics often include sustainability, innovation, and academic exchange

3. Organising community service by implementing management knowledge based on Al-Islam and Muhammadiyah.
4. Establishing cooperation with industry, public organisations, and universities both nationally and internationally.

C. Objective

To realise its vision and mission, the management study programme has several objectives, as follows:

1. Producing professional management graduates as experts in human resource management, financial analysis, marketing and banking who are committed to Islamic and Muhammadiyah values
2. Producing scientific works that are able to contribute to the progress of research-based management science that can be utilised by the world of academia and society
3. Realising community service based on the application of science and technology and research results in the field of Management for the professional world and society.
4. Developing domestic and international cooperation networks in the field of Management, both academic and non-academic.

D. Target

1. To produce quality Bachelor of Management graduates who have moral integrity and soft skills that suit the needs of the user community.
2. Producing quality research as an effort to develop scientific and applied scientific products in the field of accounting.
3. The implementation of Community Services through the application of science and technology in the field of accounting which has direct benefits for accelerating community development at large.
4. Development of Collaboration Networks in the field of Management.

Sharia Business Management

The study programme was established in 2008 and received the best rating with the “A” category in 2017 given by National Accreditation Agency for Higher Education (BAN-PT) and in 2023 obtained the “Superior” category from Institute of Accreditation for Economic, Management, Business and Accounting Programme (LAMEMBA). The student-to-lecturer ratio is approximately 1:15, based on 30 lecturers and 459 students. Graduates shall be able to provide assistance for Traditional Medicine MSME⁵ in managing businesses based on Sharia principles. They shall also acquire certificate of competence from Microsoft office specialist in the field of PowerPoint Specialist and capital market training, Sharia risk management training, and digital marketing management training for MSMEs and certified international internships. The International Field Study and Community Service (KKN⁶) which is fostered by MSME and funded by non-profit organisations with management under of Sharia Business Management Student Association is seen as a benefit for students.

A. Vision

⁵ MSME stands for Micro, Small, and Medium Enterprises, which are businesses categorized by their size, typically based on factors like number of employees, annual revenue, or assets, and play a vital role in economic development, especially in emerging markets like Indonesia.

⁶ KKN (Kuliah Kerja Nyata) is a community service program in Indonesian universities where students apply their academic knowledge to real-world social, economic, or environmental issues by working directly with local communities.

Making the Sharia Business Management Study Programme superior in building national civilisation by developing science, technology and human resources based on Al-Islam and Muhammadiyah.

B. Mission

1. Organising education and teaching in the field of Sharia Business Management Based on Al-Islam and Muhammadiyah.
2. Carrying out research, development of science and technology in the field of Sharia Business Management based on Al-Islam and Muhammadiyah.
3. Carry out Community Service through empowerment and development of community life based on Al-Islam and Muhammadiyah.

C. Objective

The Faculty of Islamic Studies Universitas Muhammadiyah Sumatera Utara Sharia Business Management Study Programme has the following objectives:

1. Producing Sharia business management graduates who are professional, creative, innovative, independent and responsible
2. Realising quality study programme management.
3. Producing research and scientific work in the field of sharia business management
4. Creating a sustainable partnership network in the field of Sharia business management
5. Creating a quality, knowledgeable, Islamic and independent society

D. Target / PEO

1. To produce undergraduate graduates who are able to contribute and compete and can become part of society in accordance with their scientific field in the field of Sharia Business Management.
2. Producing quality research as an effort to develop scientific and applied scientific products in the field of Sharia business management.
3. Implementation of Community Services through the application of science and technology in the field of Sharia business management which has direct benefits for accelerating community development at large.
4. Development of Collaboration Networks in the field of Sharia Business Management

Sharia Banking

The study programme was established in 2008 and received the best rating with “A” category in 2020 given by National Accreditation Agency for Higher Education (BAN-PT). In 2023 converted the accreditation rating to National Accreditation Agency for Higher Education (BAN-PT), with the acquisition of an “Excellent” rating. Currently, there are 32 lecturers and 251 active students, resulting in a student-to-lecturer ratio of approximately 1:8. The Sharia banking study programme intends to generate graduates who can become Islamic financial consultants for the community and MSME with financing assistance from non-profit institutions to realise the value of inclusiveness in North Sumatra Province. One of the strengths of the study programme is its learning process, which is delivered by teaching practitioners from both national and international institutions. A key strength of the study programme’s curriculum is that graduates receive skill certifications in Digital Marketing and E-commerce from Google, as well as in Cost Accounting from the Technical University of Munich, Germany.

A. Vision

To become a superior study program in building national civilization, by developing science, technology and human resources with integrity in the field of Sharia banking and finance based on Islam and Muhammadiyah.

B. Mission

1. Organizing professional and competitive education and teaching in the field of Sharia Banking and Finance based on Al-Islam and Muhammadiyah.
2. Conducting Research, Development of the latest Science and Technology to improve competence in the field of Sharia Banking and Finance based on Al-Islam and Muhammadiyah.
3. Conducting Community Service independently and providing sustainable benefits in the field of Sharia Banking and Finance based on Al-Islam and Muhammadiyah.

C. Objective

The Sharia Banking Study Program of the Faculty of Islamic Studies of Universitas Muhammadiyah Sumatera Utara has the following objectives:

1. Producing professional economics graduates in the field of Sharia Banking and Finance with creative, innovative, independent, personality and responsible competencies based on Al-Islam and Muhammadiyah.
2. Producing competent economics graduates in research and development in the field of Sharia Banking and Finance.
3. Producing research and scientific works in the field of Sharia Banking and Finance at national and international levels for the development of science and technology.
4. Producing scientific works in the field of Sharia Banking and Finance as a form of concern for society in general and the world of banking in particular.
5. Realizing a sustainable regional and national cooperation network in the field of Sharia Banking and Finance.
6. Integrating of Al-Islam and Muhammadiyah values in every academic activity, both in banking and teaching activities and in related activities.

D. Target/PEO

1. Producing Bachelor of Economics graduates who are competitive and have moral integrity and soft skills according to the needs of the user community.
2. Producing quality research as an effort to develop scientific knowledge and applied scientific products in the field of Sharia Banking and Finance.
3. The implementation of Public Services through the application of science and technology in the field of Sharia Banking and Finance which is directly beneficial for accelerating community development in general.
4. Development of Cooperation Network in the field of Sharia Banking and Finance

Further development of the programmes

Figure 1: Statistical data of the Accounting Study programme

		2019	2020	2021	2022	2023	2024
		1. Cohort	2. Cohort	3. Cohort	4. Cohort	5. Cohort	6. Cohort
# Study Places		400	300	300	300	300	300
# Applicants	Σ	604	984	300	360	484	437
	f	446	644	232	263	345	330
	m	158	340	68	97	139	107
Applicants Rate		151.00%	328.00%	100.00%	120.00%	161.33%	145.67%
# First-Year Student	Σ	384	254	192	256	272	239
	f	280	199	149	192	206	179
	m	104	55	43	64	66	60
Rate of Female Students		72.92%	78.35%	77.60%	75.00%	75.74%	74.90%
# Foreign students	Σ	0	0	0	0	0	2
	f	0	0	0	0	0	1
	m	0	0	0	0	0	1
Rate of foreign students		0.00%	0.00%	0.00%	0.00%	0.00%	0.84%
Percentage of Occupied Study Places		96.00%	84.67%	64.00%	85.33%	90.67%	79.67%
# Graduates	Σ	292	165	0	0	0	0
	f	227	140	0	0	0	0
	m	65	25	0	0	0	0
Success Rate		292	165	0	0	0	0
Dropout Rate		21	2	0	1	1	0
Active Students		71	87	192	255	271	239
Average duration of study		4.11	3.93	0.00	0.00	0.00	0.00
Average grade of Final Degree		3.72	3.77	0.00	0.00	0.00	0.00

Even though the Accounting Study Programme offers 300 study places every year, first year students are usually lower varying between 192 and 272. However, the application rate is always higher and differs from year to year from around 100% to 161%. In 2020, there were an application rate of 328%. The rate of female students is constantly around 75%. There are no international students except two in 2024. There is data for closed cohorts about the success rate. From 384 first year students 292 students finished their studies. 21 dropped out and 71 are still studying. For the cohort of 2020, 254 students began studying the programme, so far 165 finished, two dropped out and 87 are still enrolled in the programme. The cohort of 2019 had an average duration of study from 4.11 years. The subsequent cohort had – so far – an average time of study from 3.93.

Figure 2: Statistical data of the Management Study Programme

Study Programmes: Management

FIBAA

		2019	2020	2021	2022	2023	2024
		1. Cohort	2. Cohort	3. Cohort	4. Cohort	5. Cohort	6. Cohort
# Study Places		800	600	600	750	750	750
# Applicants	Σ	1261	1832	740	1208	1176	1058
	f	763	1116	462	745	726	653
	m	498	716	278	463	450	405
Applicants Rate		157.63%	305.33%	123.33%	161.07%	156.80%	141.07%
# First-Year Student	Σ	791	523	517	722	733	617
	f	432	299	301	424	427	333
	m	359	224	216	298	306	284
Rate of Female Students		54.61%	57.17%	58.22%	58.73%	58.25%	53.97%
# Foreign students	Σ	0	0	0	4	0	1
	f	0	0	0	0	0	1
	m	0	0	0	4	0	0
Rate of foreign students		0.00%	0.00%	0.00%	0.55%	0.00%	0.16%
Percentage of Occupied Study Places		98.88%	87.17%	86.17%	96.27%	97.73%	82.27%
# Graduates	Σ	530	314	0	0	0	0
	f	343	208	0	0	0	0
	m	187	106	0	0	0	0
Success Rate		530	314	0	0	0	0
Dropout Rate		65	6	6	3	2	0
Active Students		196	203	511	719	731	617
Average duration of study		4.11	3.90	0.00	0.00	0.00	0.00
Average grade of Final Degree		3.75	3.71	0.00	0.00	0.00	0.00

The Management Study Programme offers between 600 and 800 study places every year. Even though there are always more applicants than study places (the application rate is between 123% and 305%), not all of them are occupied in the first year. However, every cohort has between 517 and 791 first year students. The rate of female students lies around 57%. Only in 2024, there was a foreign student. 530 students of the 2019 cohort with 791 students finished the programme. 314 students of the 2020 cohort with 523 students have already finished their studies. The average length of study is 4.1 for the cohort of 2019 and 3.9 for the one of 2020.

Figure 3: Statistical Data of the Sharia Business Management Programme

Study Programmes: Sharia Business Management

		2019	2020	2021	2022	2023	2024
		1. Cohort	2. Cohort	3. Cohort	4. Cohort	5. Cohort	6. Cohort
# Study Places		130	120	120	120	120	120
# Applicants	Σ	229	472	116	226	209	109
	f	159	316	71	155	132	68
	m	70	156	45	71	77	41
Applicants Rate		176.15%	393.33%	96.67%	188.33%	174.17%	90.83%
# First-Year Student	Σ	123	117	82	109	73	62
	f	80	77	47	72	43	38
	m	43	40	35	37	30	24
Rate of Female Students		65.04%	65.81%	57.32%	66.06%	58.90%	61.29%
# Foreign students	Σ	0	0	1	1	2	2
	f	0	0	0	0	0	0
	m	0	0	1	1	2	2
Rate of foreign students		0.00%	0.00%	1.22%	0.92%	2.74%	3.23%
Percentage of Occupied Study Places		94.62%	97.50%	68.33%	90.83%	60.83%	51.67%
# Graduates	Σ	93	75	0	0	0	0
	f	64	51	0	0	0	0
	m	29	24	0	0	0	0
Success Rate		93	75	0	0	0	0
Dropout Rate		8	0	0	0	0	0
Active Students		22	42	82	109	73	62
Average duration of study		4.07	3.86	0.00	0.00	0.00	0.00
Average grade of Final Degree		3.73	3.78	0.00	0.00	0.00	0.00

The Sharia Business Management Programme offers 120 study places every year. The application rate fluctuates considerably between 90% and 393%. However, like in the other programmes, not all study places offered are occupied. The rate of female students varies between 57% and 66%. In 2020 and 2022, every cohort had one foreign student. In 2023 and 2024, 2 students enrolled respectively. From the 2019 cohort, out of 123 first year students 93 graduated, eight dropped out and 22 are still studying (average time of study 4.07 years). From the 2020 cohort of 117 students, 75 of them finished the programme so far, no one dropped out and 42 are still enrolled in the programme (average time of study 3.86 years so far).

Figure 4: Statistical Data of the Sharia Banking Study Programme

Study Programmes: Sharia Banking FIBAA

		2019	2020	2021	2022	2023	2024
		1. Cohort	2. Cohort	3. Cohort	4. Cohort	5. Cohort	6. Cohort
# Study Places		100	70	70	70	70	70
# Applicants	Σ	184	390	91	227	262	164
	f	137	291	65	170	170	118
	m	47	99	26	57	92	46
Applicants Rate		184.00%	557.14%	130.00%	324.29%	374.29%	234.29%
# First-Year Student	Σ	83	60	60	59	43	34
	f	64	47	44	43	29	24
	m	19	13	16	16	14	10
Rate of Female Students		77.11%	78.33%	73.33%	72.88%	67.44%	70.59%
# Foreign students	Σ	0	0	0	0	0	2
	f	0	0	0	0	0	0
	m	0	0	0	0	0	2
Rate of foreign students		0.00%	0.00%	0.00%	0.00%	0.00%	5.88%
Percentage of Occupied Study Places		83.00%	85.71%	85.71%	84.29%	61.43%	48.57%
# Graduates	Σ	69	39	0	0	0	0
	f	53	33	0	0	0	0
	m	16	6	0	0	0	0
Success Rate		69	39	0	0	0	0
Dropout Rate		2	0	1	0	0	0
Active Students		12	21	59	59	43	34
Rata-rata Masa Studi		4.03	3.90	0.00	0.00	0.00	0.00
Rata-rata IPK		3.75	3.87	0.00	0.00	0.00	0.00

The Sharia Banking Study Programme offers 70 study places since 2020. The application rate varies significantly between 184% and 557%. The actual number of first year students decreased from 2019 to 2024 continuously, starting from 83 and finishing with only 34 students in 2024. The percentage of occupied study places started with 83% and ended with 48%. The rate of female students lies around 70%. In 2024, the programme had two foreign students. From 83 first year students, starting to study in 2019, 69 have finished so far, two dropped out and 12 are active students. In the cohort of 2020, 60 individuals started studying and 39 have finished so far, which means 21 are still enrolled and pursue their studies. The average duration of study for the cohort of 2019 was 4.03 years, for the cohort of 2020 3.9 years.

Programme Description and Appraisal in Detail

1. Objectives

1.1 Objectives of the study programme (Asterisk Criterion)

Accounting

The profile of study programme graduates is determined on the main basis, namely the Indonesian National Qualifications Framework (KKNI) and National Standard of Higher Education (SN-Dikti) curriculum which is based on graduate learning outcomes (Outcome Based Education). Another basis for determining the profile of study programme graduates is an analysis of the needs of the professional world through Focus Group Discussions with stakeholders, namely; graduate users (industry), the Association of Indonesian Accountants (IAI) as a national accounting professional organisation and the ASEAN Accounting and Education Workgroup (AAEW) in international level, alumni, students, the Government of North Sumatra Province, community and lecturers. The graduate profile is:

1. Auditor: The graduate has the ability to audit financial reports of private and government companies, prepare audit working papers through collecting and evaluating evidence of audit samples in accordance with statutory standards and provisions (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO6, ILO7, ILO-8 and ILO10).
2. Management Accountant: The graduate has calculation, reporting and tax planning skills implementing financial information systems in terms of budgeting, compiling, analysing and interpreting information technology-based financial reports for decision making (ILO-1, ILO-2, ILO-3, ILO-4, ILO5, ILO6, ILO9 and ILO10).
3. Tax Accountant: The graduate has the ability to calculate, report and plan taxes based on information technology, and complete fiscal financial reports manually and electronically (ILO-1, ILO-2, ILO-3, ILO-4, ILO5, ILO6, ILO- 9, ILO10 and 11).
4. Public Sector Accountant: The graduate has the ability to prepare, analyse and interpret government financial reports, State / Regional Owned Enterprises (BUMN/D) and non-profit organisations in accordance with applicable government accounting standards and financial accounting standards (ILO-1, ILO-2 , ILO-3, ILO-4, ILO5, ILO6 and ILO12).

The ILO of study programme has been adjusted to the guidelines for preparing the Indonesian National Qualifications Framework (KKNI) issued by Indonesia government. The ILO determined by study programme are clustered based on attitudes (ILO 1), knowledge (ILO 2-3) and skills (ILO 4-12). The following ILO have been established:

1. Able to work together, have social and environmental sensitivity, and be responsible for work independently and trustworthy based on Al-Islam and Muhammadiyah values.
2. Able to master in-depth theoretical concepts regarding basic framework for presenting and preparing financial reports, internal control, taxation and audit procedures
3. Mastering in-depth theoretical concepts about technology-based corporate financial information systems
4. Able to apply logical, critical, systematic and innovative thinking in the context of developing or implementing science and technology that pays attention and applies to humanities values in accordance with the field of Accounting
5. Able to carry out a self-evaluation process for work groups under their responsibility, and able to manage learning independently

6. Able to present information and express ideas clearly, both orally and in writing to stakeholders
7. Able to carry out audit procedures under supervision in accordance with audit standards and applicable statutory provisions in the audit of financial report.
8. Able to independently prepare audit working papers through collecting and evaluating audit samples in accordance with audit standards and applicable statutory provisions in the audit of financial statements
9. Able to independently prepare information technology-based tax planning, calculations and reporting
10. Able to independently compile, analyse and interpret financial reports for information technology-based decision making
11. Able to solve tax problems and prepare tax and fiscal planning
12. Able to independently prepare, analyse and interpret government and non-profit organisation financial reports in accordance with applicable government accounting standards and accounting standards applied.

Management

The profile of study programme graduates is based on needs and FGD with stakeholders, namely graduate users (industry), associations of management scientific professional at national and international levels, associations of the study programme at national and international levels, students, government, society, lecturers and study programme vision. The FGD carried out involved the ISEI⁷ and AFEB PTMA⁸ associations, tracer study, graduates, market signal and SWOT analysis. Determining graduate profiles by guiding the Indonesian National Qualifications Framework (KKNI) and National standard of Higher Education (SN-Dikti) curriculum which are based on graduate learning outcomes (Outcome Based Education).

Profile of graduates with competencies:

1. Manager: able to carry out management processes on the first line in a company / organisation or profession in the field of management, and has an entrepreneurial spirit (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO-6, ILO- 7, ILO-10, ILO-11 and ILO-12)
2. Entrepreneur: able to prepare business opportunity analysis in various fields, prepare business plans, evaluate business programmes, and manage business professionally (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO-6, ILO- 7, ILO-8 and ILO-9)

Indonesian National Qualifications Framework (KKNI) provisions have been adopted in ILO in graduate profiles through the description in field of attitude (ILO 1 and 2), knowledge (ILO 3, 4 and 5) and skills (6-12). The following is the ILO of study programme

1. Responsible for work in the field of management independently and trustfully
2. Ability to collaborate and have sensitivity to social and environmental issues
3. Mastering theoretical concepts and principles of economics, management science and innovation in designing business and non-business concepts at local, national and global levels

⁷ ISEI (Indonesian Economic Scholars Association) is a professional organization founded in 1955 that brings together economists and scholars with a background in economics. Its mission is to advance the field of economics in Indonesia through research, education, and policy advocacy.

⁸ AFEB PTMA is the association of Faculties of Economics and Business within Muhammadiyah and 'Aisyiyah universities (PTMA). It serves as a collaborative platform for over 60 member institutions to improve academic quality, internationalization, and institutional development. Key initiatives include:

4. Mastering the basics of management science, social science and information technology in the development of companies / organisations or professions in the field of management
5. Master the theoretical and practical management of companies / organisations both business and non-business at local, national and global levels or professional in the field of management and scientific decision making
6. Able to apply logical thinking, critical, systematic and innovative in a development context or the implementation of science and technology that pays attention and applies to humanities values that are appropriate to the field of Management
7. Able to carry out a self-evaluation process for work groups under their responsibility, and able to present information and express ideas clearly, both orally and in writing to stakeholders
8. Able to manage commercial entrepreneurship business
9. Able to manage social entrepreneurship businesses
10. Able to carry out management and coaching in the field of marketing management
11. Able to carry out management and coaching in the field of human resource management
12. Able to manage and develop financial management

Sharia Business Management

The national qualifications framework is a basic guideline for preparing objectives and evaluating the study programme curriculum which is carried out periodically. Another guideline is the recommendation of the Association of Indonesian Sharia Business Management Study Programme, namely the scope of graduate competencies. Evaluations are carried out every four years involving students, graduates, lecturers and stakeholders through focus group discussion activities. The results of evaluation are documented periodically by the study programme.

The study programme aims to produce graduates who excel in the fields of business management and sharia finance with a foundation of Al-Islam and Muhammadiyah values. Its vision is to excellence in build national civilisation by developing science, technology and human resources based on Al-Islam and Muhammadiyah. The graduate profile and graduate competencies are:

1. Sharia Business Practitioner: Graduates who are able to become practitioners in sharia business institutions and financial institutions by implementing sharia business management concepts through professional use of science and technology (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO-7 and ILO- 8).
2. Entrepreneurship: Graduates who are able to take advantage of business opportunities and develop business through the use of science and technology in accordance with sharia principles (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO-7, ILO-10 and ILO-11).
3. Sharia Business Management Researcher: Graduates who are able to conduct research and recommend research results as solutions to solving problems in the field of sharia business management (ILO-1, ILO-2, ILO-3, ILO-4, ILO-6 and ILO-9).
4. Sharia Business Consultant: Graduates who are able to provide solutions and assistance related to business development in sharia business institutions and financial institutions through the use of science and technology and investment activities (ILO-1, ILO-2, ILO-3, ILO-4, ILO-7, ILO-8, ILO- 9 and ILO-11).

Indonesian National Qualifications Framework (KKNI) is the basis for preparing ILO determinations on graduate profiles through the description of attitudes (ILO 1 and 2), knowledge (ILO 3 and 4) and skills (5-11). ILO of Sharia Business Management Study Programme is as follows:

1. Demonstrate a responsible attitude towards work in their field of expertise independently.
2. Internalise the spirit of independence, struggle and entrepreneurship.
3. Mastering the basic theories of Management (Marketing, Finance, Human Resources and Production) and business processes in the sharia business sector.
4. Mastering basic knowledge about business feasibility and risk analysis in sharia business.
5. Able to make appropriate decisions in the context of solving problems in their field of expertise, based on the results of information and data analysis.
6. Able to prepare research results reports in various forms of scientific work.
7. Able to apply sharia business management concepts by utilising science and technology oriented towards life skills.
8. Able to provide development solutions to sharia-based business institutions and financial institutions.
9. Able to recommend research results as an alternative solution to problems in the field of sharia business management.
10. Able to apply basic concepts and principles of entrepreneurship.
11. Able to take advantage of business opportunities based on developments in business climate.

Sharia Banking

The objective of the Sharia Banking Study Programme is to produce professional graduates in the field of Sharia banking and finance who have creative, innovative, independent, personality and responsible competencies based on Al-Islam and Muhammadiyah. Graduates profile:

1. Practitioners of Sharia Bank Financial Institution and Practitioners of Non-Bank Sharia Financial Institution, namely Bachelors who are able to apply and implement knowledge professionally in the fields of sharia banking and finance as well as sharia non-bank financial institutions (ILO-1, ILO-2, ILO-3, ILO-4, ILO-6, ILO-7, ILO-8, ILO-9 and ILO-10).
2. Sharia Financial Consultants are graduates who are able to provide solutions to financial problems for the community and non-profit institutions in accordance with sharia principles (ILO-1, ILO-2, ILO-3, ILO-4, ILO-6, ILO-7, ILO-8, ILO-10 and ILO-12).
3. Practitioners of Sharia Start-up Company are graduates who are able to implement their competencies in start-up industry in accordance with sharia principles (ILO-1, ILO-2, ILO-3, ILO-4, ILO-5, ILO-7, ILO-9 and ILO-11).
4. Administrators of Government Institution, namely Bachelors who are able to distribute their competencies to be applied to government institutions such as Bank Indonesia (BI), Financial Services Authority (OJK), Ministries relevant in the field of Islamic finance (ILO-1, ILO-2, ILO-3, ILO-6, ILO-7, ILO-8 and ILO-9).

The ILO determined is based on Indonesian National Qualifications Framework (KKNI) with divisions into the areas of attitudes (ILO 1 and 2), knowledge (ILO 3 and 4) and skills (5-12). Following ILO:

1. Upholding human values in carrying out duties based on religion, morals and ethics.

2. Able to communicate and interact effectively with various stakeholders in the context of sharia financial institutions.
3. Master the main principles in sharia banking and apply them in the context of the sharia financial industry.
4. Mastering global economic issues in sharia banking and being able to provide creative and innovative solutions.
5. Able to prepare sharia-based business plans for sharia financial institutions, including start-up industries.
6. Able to implement sharia banking and finance regulations as a decision maker in resolving problems in the fields of sharia banking and finance.
7. Able to be responsible for the achievement of group work results and supervise and evaluate the completion of work in the field of sharia banking and finance.
8. Able to analyse sharia financial products, services and transactions in accordance with sharia principles in sharia bank financial institutions, non-banks and non-profit institutions.
9. Able to prepare financial reports in the bank and non-bank sharia financial institution industry in accordance with statements of sharia financial accounting standard.
10. Able to analyse financial data for making investment and financing decisions in the context of sharia financial institution industry.
11. Able to design and implement innovative sharia financial education programmes.
12. Able to provide understanding of sharia finance to the public and sharia financial institutions.

Appraisal:

The qualification objectives of the programmes are explained and convincingly presented in relation to the target group, targeted professional field and societal context of the discipline. They embrace academic proficiency, comprehensive employability, as well as the development of the individual student's personality. The subject-specific and extra-curricular qualification objectives and skills to be acquired correspond with the aspired level at graduation. They take into account the requirements of the national qualification framework.

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

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

Accounting

The study programme has implemented international academic initiatives to enhance student learning, emphasising both theoretical and practical dimensions in alignment with the Indonesian National Qualifications Framework (KKNI) curriculum. As part of the academic programme, students engage with learning materials derived from renowned international accounting figures, including Luca Pacioli (Summa de Arithmetica, Geometria, Proportioni et Proportionalità), Charles Taylor (A Treatise on Bookkeeping), William Paton (Accounting Theory), and A.C. Littleton (A Genealogy of Modern Accounting). The programme uses

learning materials from the American Institute of Certified Public Accountants, American Institute of Certified Public Accountants and EdX. Students have the opportunity to participate in exchange programmes with Asia University in Taiwan and Universiti Teknologi MARA (UiTM) in Malaysia, where academic credits earned abroad are transferable to their home study programme. Additionally, the students have the option of doing an internship at Gramp's Uniq Manufacturing in Puchong, Malaysia.

Academic development programmes for lecturers are aimed at enhancing expertise and competencies. These include participation in conferences, symposiums, and professional certification training such as Certified Public Accountant (CPA), Chartered Accountant (CA), Certified Management Accountant (CMA), and Qualified Internal Auditor (QIA).

Teachers are as visiting lecturers at Universiti Teknologi MARA (UiTM) and Universiti Malaysia Perlis (UniMAP). There are joint research projects with UiTM and UniMAP through shared funding schemes, and community service initiatives with lecturers from Fatoni University in Southern Thailand and mKitchen⁹ at the International Islamic University Malaysia, supported by external in-kind funding in the field of financial management.

Additionally, lecturers have served as reviewers at international exhibitions and conferences, such as the SPEX Conference in Malaysia and the International Conference on Forward Thinking Towards Sustainable Goals at Cagayan University.

Courses taught in the international class use English entirely for both the teaching materials and the delivery of the course. In the regular class, certain subjects such as International Accounting, International Taxation, and International Financial Management use English-language materials, while other courses are taught in Indonesian. However, for both regular and international classes, the Course Syllabus (RPS) is prepared in two languages (English and Indonesian). For specific terminology in financial reporting, English is consistently used to align with international standards and common global accounting practices. For instance, in some courses such as Introduction to Basic Accounting, Basic Accounting Practicum, Accounting Computer Applications, Intermediate Financial Accounting, Cost Accounting, Managerial Accounting, and Advanced Financial Accounting.

Management

The programme uses international learning materials from course materials, namely: EdX, Coursera, Yunus Center, Steve Blank, Ashoka and MIT OpenCourseWare. Additional academic programmes are designed to enhance student competencies through international exchange opportunities at Asia University in Taiwan and Gwangju, South Korea, as well as credit transfer programmes with Universiti Teknologi MARA (UiTM) and international internships at Gramp's Uniq Manufacturing in Puchong, Malaysia. The lecturers of the Management programme carry out academic activities at an international level, such as being visiting lecturers at Universiti Teknologi MARA (UiTM). They work in the field of marketing, human resources and finance or they are judges at IcriPE¹⁰ and RESPEX¹¹ activities in

⁹ mKitchen is a social entrepreneurship initiative developed by the International Islamic University Malaysia (IIUM). Its core mission is to empower marginalized communities, especially the B40 income group and asnaf (individuals eligible to receive zakat), by transforming them into food entrepreneurs.

¹⁰ ICRIPE is an international event that showcases innovative products and ideas from students, academics, and professionals. The 2024 edition, known as the 4th ICRIPE, is themed "Developing a Well-Being Society Through Innovation and Sustainability". It is hosted by the Forum Kerjasama Pendidikan Tinggi Medan (FKPT) in collaboration with the Technological Association of Malaysia (TAM).

¹¹ RESPEX is a regional platform for showcasing student and educator innovations, particularly in Technical and Vocational Education and Training (TVET). The 9th RESPEX (2025) is jointly hosted by Politeknik Negeri Medan (Indonesia) and Politeknik Port Dickson (Malaysia), with support from the Ministry of Higher Education Malaysia and TAM.

Malaysia. Furthermore, some of them are keynote speakers at the International Conference at Cagayan University as well as International Conference activities in Malaysia and Thailand. Other lecturers are affiliated with the Association of International Business and Professional Management (AIBPM). Further collaboration includes joint research projects with Universiti Teknologi MARA (UiTM) and Universiti Malaysia Perlis (UniMAP), reflecting the academic partnership between institutions. This trust is also evident in international community service activities conducted by lecturers, such as programmes at Tadika Al Fikh Orchard in Thailand and mKitchen at the International Islamic University Malaysia. These initiatives are supported by external in-kind funding and focus on areas like marketing management.

The Management Study Programme integrates the use of English as the medium of instruction in the learning process as part of its internationalisation strategy and its commitment to producing graduates who can compete globally. Currently, in the regular class, 37 out of 52 courses in the curriculum incorporate international elements and are delivered in English. This is supported by the use of global textbooks and international academic references from leading publishers such as Pearson, McGraw-Hill, and Cengage. Meanwhile, in the international class, English is fully used as the language of instruction. In addition to the use of English-language textbooks and references, students are also required to write group papers and deliver presentations in English. At least one major assignment per semester must be presented in English. This is intended to enhance students' academic writing skills, public speaking abilities, and critical thinking within an international context.

Sharia Business Management

Students have the possibility to engage in international academic activities through Field Studies, Community Service (KKN), internships, summer courses, visiting lectures, conferences, data analysis competitions, and international competency certifications. Field studies, community service, and internships are conducted at partner institutions such as Al Fikh Orchard in Malaysia, Ma'had An-Nikmah Al Islamiyah in Phnom Penh, Cambodia, and the Al Hidayah Foundation in Thailand. The programme offers summer course programmes, which focus on business management and startup planning, with participants from diverse countries including the United States, Indonesia, Thailand, Malaysia, Palestine, and the Philippines.

The study programme is designed to enhance students' competencies for international competitiveness by inviting guest lecturers from Universiti Malaysia Perlis, specialising in Digital Marketing and Entrepreneurship for Sustainable Innovation. Students also participate in international competency certification programmes, such as the Microsoft Office Specialist certification.

Additionally, course materials are enriched with resources from globally recognised institutions, including the WHO Traditional Medicine Programme, International Trade Center, Global Alliance for Improved Nutrition (GAIN), United States Agency for International Development (USAID), Small Business Administration (SBA), Coursera for Campus, and OpenLearn.

These international initiatives have improved students' confidence, enabling them to serve as speakers at the International Seminar on Islamic Studies (INSIS) in Thailand and as contributors to the Learning and Environmental Partner Programme at the Institute of Pendidikan Guru Kampus Tuanku Bainun in Malaysia.

The international orientation of the academic programme includes participation in the ASEAN Data Science Explorers Enablement Programme (2023), which promotes student engagement in global data science competitions.

Lecturers have contributed to international academic activities through participation in scientific conferences in Malaysia and Thailand, and through membership in professional organisations such as the Association of Scientific Professionals, the Association of Entrepreneurial Trainers, Mentors and Coaches in Indonesia (Armornesia), and the Association of International Business and Professional Management (AIBPM).

Their international qualifications are further demonstrated by certifications from globally recognised institutions, including the Certified International Information System Editor Auditor (CIISA), Certified International Information System Auditor, and Certified Enterprise Risk Analyst.

These activities have led to impactful outcomes, such as joint research with lecturers from Shariah Fathony University in Thailand, invitations to serve as visiting lecturers at Universiti Teknologi MARA (UiTM), keynote speaking roles at international seminars, and reviewer positions for reputable international journals.

In addition, lecturers have implemented international community service programmes, including Sharia business management initiatives at the early childhood education level with Al Fikh Orchard in Malaysia, and Sharia economics programmes with mKitchen at the International Islamic University Malaysia, supported by in-kind external funding.

In the Sharia Business Management Study Programme, none of the core courses (excluding language courses) are fully delivered in English. However, several courses incorporate English in specific sections, such as technical terms, international literature references, and student assignments. The explanation of concepts, classroom discussions, and the delivery of theoretical foundations remain in Bahasa Indonesia. The following is a list of courses that partially use English in the teaching process:

Sharia Banking

International academic activities for students are implemented through various programmes such as field studies, community service (KKN), internships, visiting lectures, and participation in international conferences. These activities are conducted in countries including Malaysia, Cambodia, and Thailand. The curriculum integrates course materials from globally recognised institutions such as Durham University's Centre for Islamic Economics and Finance, the Islamic Financial Services Board, INCEIF – The Global University of Islamic Finance, the United Nations Institute for Training and Research (UNITAR), and the Global Islamic Finance and Investment Group (GIFIG). The learning process also involves practitioners from both domestic and international backgrounds, including visiting lecturers from UiTM Kelantan Branch, Malaysia, who specialise in business management within financial institutions. Students can participate in international academic forums such as the International Seminar on Islamic Studies (INSIS) and the International Islamic Multidisciplinary Conference. A key component of the curriculum is the teaching practitioner programme, which aims to enhance students' global competitiveness. This includes courses in digital marketing skills delivered by professionals from Fourth Valley Concierge Corporation, Japan, and asset and liability management in Sharia banking taught by experts from the Worldwide Fund for Nature (WWF). To further strengthen student competencies, the programme offers certification activities such as Google's Digital Marketing Certification for Sharia Edupreneur and startup practitioner profiles. Additionally, a partnership with the Technical University of Munich, Germany, supports training in cost accounting, aligning with graduate profiles in government institutions, Sharia banking, and non-bank Sharia financial institutions. Beyond academic development, the study programme also supports soft skills enhancement through conversation and TOEFL courses facilitated by licensed external partners.

For lecturers, international engagement includes attending conferences in Malaysia, Thailand, and Bali, as well as participating in regular competency development programmes facilitated by the study programme. These include certifications such as Certified International Information System Editor Auditor (CIISA), Certified International Information System Auditor, Certified Enterprise Risk Analyst (CERA), Certified Professional in Digital Marketing & E-commerce, and Google Educator for the Edupreneur sector. These international qualifications have led to recognition through joint research and publications with scholars from the International Islamic University Malaysia (IIUM), Al-Fikh Orchard, and INCEIF. Lecturers have also served as visiting lecturers at the Faculty of Management and Business, UiTM Kelantan Branch, and have implemented community service projects in Malaysia in collaboration with Al-Fikh Orchard, supported through in-kind funding schemes.

The Sharia Banking Study Programme has not fully adopted English as the primary language of instruction across all courses. However, English is incorporated selectively within several courses, particularly in the delivery of technical terms. The following courses include English usage in certain parts.

All study programmes

There are also non-academic programmes for the students, which provide an international experience, like international sports competitions at Southeast Asian Karate Championships in Manila and Thailand Open in Phuket, as well as participation in the RESPEX event in Malaysia and the Pencak Silat competition held in Singapore. Additional non-academic competitions include cultural and religious events such as the Sopravista Olympic Art Games – Folklore Dance activities in Italy, and the Musabaqah Tilawatil Qur'an (MTQ) competitions held in Brunei Darussalam and Malaysia¹².

Appraisal:

The design of all three programmes appropriately takes into account the required international aspects, with respect, too, to its graduates' employability.

		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

1.3.1 Positioning of the study programme in the educational market

Accounting

The Accounting Study Programme focuses on the village government financial system. Students learn to analyse and review these systems. They learn how to conduct tax counselling activities and to prepare financial reports through field studies and Community Service engagement (KKN), internships and research. Another initiative of the study programme is the implementation of project-based learning focused on preparing financial

¹² This is an event which focuses on the recitation of the Qur'an, particularly among youth participants.

reports for village-owned enterprises (BUMDes). This is supported by foundational materials from courses such as E-SPT Practical, Advanced Control Systems, Profit Management, Corporate Income Tax, and Investment Management. The curriculum incorporates references and teaching materials from globally recognised institutions, including the United Nations Development Programme (UNDP), the World Bank, the International Monetary Fund (IMF), Harvard Kennedy School, and the International Development Research Center (IDRC). Additionally, students engage with key academic texts from influential scholars such as Elinor Ostrom (Governing the Commons: The Evolution of Institutions for Collective Action), James E. Alt (Political Economics: Explaining Economic Policy), Anwar Shah (Local Governance in Developing Countries), and Richard Crook (Decentralisation and Governance in Ghana). The International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), a leading global authority in professional accounting, are also included in the teachings.

The study programme focuses on enhancing student competencies through market-oriented skills training, including data analysis, tax brevet certification, and Android-based financial applications. It offers an international class, which is conducted by lecturers who serve as independent auditors for both national and multinational companies.

Management

The study programmes strive to produce graduates who become entrepreneurs in the culinary sector by leveraging the abundance of high-quality food and horticultural commodities available in North Sumatra Province. This entrepreneurial focus is supported by a curriculum that includes courses in entrepreneurship, business planning and development, business feasibility studies, strategic marketing management, and entrepreneurship workshops. These courses are enriched with insights from influential business figures and their works, such as Howard Schultz, founder of Starbucks (Pour Your Heart Into It: How Starbucks Built a Company One Cup at a Time), Yvon Chouinard, founder of Patagonia Provisions (Let My People Go Surfing: The Education of a Reluctant Businessman), and Gary Hirshberg, founder of Stonyfield Farm (Stirring It Up: How to Make Money and Save the World).

Furthermore, it intends to produce graduates who are qualified managers, equipped with international competency certifications from institutions such as Winner Indonesia Learning in communication and information, as well as training in digital marketing and capital markets. The programme also supports student entrepreneurship through the Entrepreneurial Student Development Programme (P2MW), facilitated by the University's Business Incubator Entrepreneurship Center (PUSKIBI). Furthermore, the programme manages assisted villages through the student management association and organises an annual expo that invites micro, small, and medium enterprises (MSMEs) from across North Sumatra. This expo is integrated into project-based learning activities within the Entrepreneurship and Business Plan Workshop course.

Sharia Business Management

The Sharia Business Management Study Programme supports traditional medicine MSMEs by helping them manage their businesses in accordance with Sharia principles. This distinctiveness is embedded in the curriculum through courses such as Entrepreneurship, Sharia Financial Management, Production Management, Digital Marketing, and Sharia Risk Management. The programme uses key reference texts, including Islamic Finance: Principles and Practice by Hans Visser and Introduction to Islamic Banking and Finance by Brian Kettell. Supporting activities include Sharia Digital Marketing Training, guest lectures in Digital Marketing and entrepreneurship seminars. Additional initiatives such as the National Sharia

Capital Market Seminar, Cash Waqf¹³ education, and internships at the Youth, Sports, Tourism, and Culture Office (DISPORAPARBUD) in Serdang Bedagai, along with specialised training programmes like the Sharia Capital Market School and Digital Marketing Management for MSMEs, further reinforce the programme's practical orientation.

The programme's position in the educational market is reinforced by the development of students' skills through international competency certifications, including Microsoft Office Specialist (PowerPoint), capital market training, Sharia risk management, and digital marketing for MSMEs. Other strengths include certified international internships, overseas field studies, community service (KKN) as well as student-led MSME mentoring projects funded by nonprofit organisations. The programme also established a Sharia Investment Gallery Laboratory¹⁴, which ranks fifth nationally.

Sharia Banking

The Sharia Banking Study Programme stands out for its ability to produce graduates who serve as Sharia financial consultants for communities and MSMEs, supported by financial assistance from non-profit institutions to promote inclusiveness across North Sumatra Province. The curriculum includes courses such as Sharia Financial Institutions, Non-Bank Sharia Financial Instruments, Sharia Financial Management, International Finance and Banking, MSME Development Strategy and Policy, and ZISWAF (Zakat, Infaq, Sadaqah, and Waqf)¹⁵ Management. The programme offers seminars led by practitioners from the Financial Services Authority (OJK), student involvement in waqf literacy training, and specialised sessions on cash waqf and digital waqf. Students are also selected as Campus Waqf Ambassadors by the Indonesian Waqf Board for North Sumatra Province, in collaboration with organisations such as LAZISMU (Muhammadiyah Zakat Institution), BAZNAS (National Amil Zakat Agency), the Waqf Djalaluddin Pane Foundation, and the Zakat Management Unit of the enterprise PT. Bank Sumut.¹⁶

The programme draws on key references from leading figures in Islamic economics and social finance, including *The Role of Zakat and Awqaf in Poverty Alleviation* by Habib Ahmed, *Handbook of Islamic Social Finance* by Salman Ahmed Shaikh, and works by Tariq Cheema. The programme's excellence is reflected in its learning model, which incorporates teaching practitioners from national and international institutions through the Freedom to Learn – Independent Campus (MBKM) initiative. These institutions include the Financial Services Authority (OJK), the National Committee for Sharia Financial Economics (KNEKS), the Ministry of Finance, Fourth Valley Concierge Corporation in Tokyo, WWF Malaysia, PT. Bank Syariah

¹³ Waqf is an Islamic endowment of property or assets, donated for religious or charitable purposes, where the benefits are used to serve the public good. It is a long-term contribution that cannot be sold or inherited, and is often used to fund education, healthcare, or community development. Waqf plays a vital role in promoting social welfare and economic sustainability within Islamic societies.

¹⁴ The Sharia Investment Gallery Laboratory is an educational and practical facility that promotes Sharia-compliant investing by providing hands-on training, simulations, and research opportunities aligned with Islamic financial principles.

¹⁵ Zakat, Infaq, Sadaqah, and Waqf are Islamic forms of charitable giving and social finance: Zakat is a mandatory almsgiving for eligible Muslims, Infaq is voluntary spending for good causes, Sadaqah is any act of kindness or charity given freely, and Waqf is a long-term endowment of assets or property for public benefit.

¹⁶ PT. Bank Sumut (officially PT. Bank Pembangunan Daerah Sumatera Utara) is a regional development bank and a state-owned enterprise operating in the financial services sector in Indonesia. It provides conventional and Sharia-compliant banking services, including credit, savings, and international banking, and plays a key role in supporting regional economic development, particularly in North Sumatra.

Indonesia, PT. Bank Aceh Syariah, and the Ministry of Finance's State Budget Management Division (APBN).

The programmes use course materials from the American Institute of Certified Public Accountants, the Chartered Institute of Management Accountants, and the Islamic Development Bank (IsDB). The impact of this excellence is evident in the activities of the Sharia Banking Student Association, which mentors Batik Karya Budaya MSMEs funded by the Ministry of Education and Culture through the Entrepreneurial Student Development Programme (P2MW), and supports the PUJAKESUMA Marketing Cooperative¹⁷ in North Sumatra. Students also contribute to community education through the Forum of Islamic Economic Study Gathering (FoSSEI), promoting Sharia financial literacy. The programme's reputation has strengthened public trust in its lecturers, who are actively involved in non-profit organisations such as the Sharia Economic Society (MES) and the Sharia Economic and Financial Regional Committee (KDEKS) in North Sumatra.

All four programmes

This international learning environment has attracted prospective students not only from urban centres but also from underdeveloped, remote, and frontier regions of Indonesia, including the provinces of Maluku, Aceh, and the Riau Islands.

1.3.2 Positioning of the study programme on the job market for graduates („Employability“)

Accounting

To enhance student competencies and align their skills with market demands, the programme offers targeted training in areas such as data analysis, tax brevet certification, and Android-based financial applications. Skill development is further supported through expert-led sessions featuring specialists in accounting and financial software, as well as international experts in management accounting from UiTM. Knowledge enrichment is achieved through the integration of high-quality course materials from globally recognised institutions, including the University of California, Irvine (UCI) OpenCourseWare, London School of Economics and Political Science (LSE), Harvard University Online Learning, The World Bank Open Learning Campus, IMF, UNDP, IRMA, and UNITAR. Additionally, students participate in four academic enrichment activities per semester—such as book reviews, focus group discussions (FGDs), conferences, and symposiums. These activities take place outside the regular curriculum to foster critical thinking and broaden their academic horizons.

Analysis of tracer study results from graduates of the Faculty of Economics and Business shows several information that reflects the distribution of Accounting Study Programme graduates. Based on the Tracer Study Results, it was found that 49% of graduates did not work according to their field of expertise / scientific knowledge. There are 22% of graduates working in departments with qualifications in the field of Accounting Management and Accounting Finance. Meanwhile, the other 7% work in the banking sector.

¹⁷ The PUJAKESUMA Marketing Cooperative is officially known as Koperasi Pujakesuma Sumatera Utara. It is a legally registered cooperative organization in North Sumatra, Indonesia. It was established by the PKB Pujakesuma (Paguyuban Keluarga Besar Putra Jawa Kelahiran Sumatera), a cultural and socio-economic association representing Javanese descendants born in Sumatra. The cooperative supports its members through various business units, including savings and loans, palm oil plantations, red cooking oil production, local product development via PujaMart, herbal health products, and MSME empowerment initiatives

Graduates from Accounting Study Programme generally work in various fields that align with the graduate profiles outlined in the curriculum:

Figure 5: Workplaces for Graduates of Accounting

GRADUATION YEAR	ENTREPRENEUR	MANAGER (Management Accountant)	SUPERVISOR (Tax Accountant & Public Sector Accountant)	STAFF (Auditor)
2019	11	14	58	1
2020	6	26	28	43
2021	1	22	17	29
2022	0	15	0	83

Management

In courses like HR procurement management, advertising management, international financial management, product planning & development, industrial relations, and cost management students shall acquire work-related skills. The courses include case studies, develop problem-solving skills and project-based learning in developing and developed countries as well as implementing course material from the Massachusetts Institute of Technology (MIT) OpenCourseWare, Open University (OU) OpenLearn, Stanford University Online, Yale University Open Courses, Institute for Development Studies (IDS) and Asia-Pacific Economic Cooperation (APEC). Apart from that, there are extracurricular activities such as Soft Skills Training, Career Expo and Hiring Campus in collaboration with Career Development and Alumni Center (CDAC) of UMSU. Another activity is canvas model business¹⁸ training for students who prioritise local wisdom in North Sumatra Province in collaboration with UMSU's Center for Entrepreneurship, Incubation and Business (PUSKIBI). Other programmes implemented include inviting various practitioners from national and international levels and carrying out academic activities outside of learning every month and carrying out competency certification from international institutions, namely Winner Indonesia Learning, and carrying out internship at government and private agencies. Graduates from the Management Study Programme generally work in various fields that align with the graduate profiles outlined in the curriculum:

Figure 6: Workplaces for Graduates of Management

GRADUATION YEAR	ENTREPRENEUR	MANAGER	SUPERVISOR	STAFF
2019	13	46	3	70
2020	6	28	35	43
2021	3	25	17	36
2022	18	25	34	171

Graduates of the Management Programme have taken on diverse roles. About 7% are entrepreneurs, demonstrating their ability to create new business opportunities. Around 22% already hold managerial positions, while 16% work as supervisors, bridging the management and operational staff. The majority, 56%, begin their careers as junior staff, serving as an entry point for further career progression.

In general, 77% of graduates work in areas relevant to their field of study such as management, marketing, finance, human resources, or operations. A smaller proportion, 23%, work in

¹⁸ Canvas model business is a strategic framework that helps entrepreneurs and organizations visually map out and analyse the key components of their business model, including value proposition, customer segments, revenue streams, and operations.

administrative roles, reflecting the adaptability of graduates to market demands. These figures indicate that Management graduates are well-prepared to build careers at various levels and are also capable of becoming independent entrepreneurs.

Based on the above data, the number of graduates who secured employment within less than six months after graduation is as follows:

Figure 7: Time to secure Employment for graduates of Management Study Programme

Graduation Year	No.of Respondent	Job Waiting (Average)
2019	132	< 4 Month
2020	112	< 3 Month
2021	81	< 5 Month
2022	248	< 4 Month

Sharia Business Management

To align graduate competencies with their professional profiles, the Sharia Business Management Study Programme implements targeted certification and training initiatives. For graduates pursuing careers as Sharia business consultants, the programme offers Sharia Capital Market School certification from PT Bursa Efek Indonesia. Entrepreneurial graduates receive the International Innovative Business Specialisation certification from the University of Maryland, while practitioner-focused students earn the Digital Marketing Strategy and Planning Specialisation certification from the Digital Marketing Institute. Research-oriented graduates undergo scientific writing training to strengthen academic skills. To enhance knowledge, the programme incorporates global course materials from institutions such as WHO Traditional Medicine, the International Trade Center, GAIN, USAID, SBA, Coursera for Campus, and OpenLearn. These initiatives have empowered graduates to contribute strategically to the growth of the Sharia business sector both nationally—through organisations like PT Adhya Group, Bank Mega, Bank Syariah Indonesia, Bank BTPN Syariah, and Lazismu—and internationally, including PT Indonesia Asahan Aluminum, PT Federal International Finance, and PT Kalbe Farma Tbk.

Graduates from the Sharia Business Management generally work in various fields that align with the graduate profiles outlined in the curriculum.

Figure 8: Workplaces for Graduates of Sharia Business Management

GRADUATION YEAR	ENTREPREUNEUR	MANAGER	SUPERVISOR	STAFF
2019	7	5	5	1
2020	-	-	19	8
2021	2	1	9	20
2022	-	-	8	43

According to the tracer study, 78% of graduates of the Sharia Business Management Study Programme at the Faculty of Islamic Studies secured employment within less than six months, in positions relevant to their field of expertise. A total of 92% of the tracked graduates work in business companies as managers, supervisors, and staff members, while 8% of graduates work as business owners or entrepreneurs.

Sharia Banking

Student skills are aligned with market demands through international certification programmes, including Google Marketing & E-commerce for digital marketing and e-commerce, and Cost Accounting certification from the Technical University of Munich, Germany. Additional skill-building activities include Independent Studies, Certified Internships, Independent Entrepreneurship, and hands-on practice in mini banking laboratories. Knowledge enhancement is supported by student exchange programmes and an Outcomes-Based Education (OBE) curriculum, enriched with course materials from leading institutions such as Durham University's Center for Islamic Economics and Finance, the Islamic Financial Services Board, INCEIF – The Global University of Islamic Finance, UNITAR, and the Global Islamic Finance and Investment Group (GIFIG). The learning process is further strengthened through the involvement of both local and international practitioners.

The Sharia Banking Study Programme conducted a tracer study involving both graduates and their employers. Out of 28 graduates, 27 responded to the survey. Results showed that 88.88% (24 graduates) secured employment within six months, 11.11% (three graduates) within six – 18 months, and none took longer than 18 months. Regarding job relevance, 77.77% (21 graduates) are employed in roles aligned with their Sharia banking expertise, while 22.22% (6 graduates) work outside the field. Employer feedback highlighted strong professionalism among alumni, with 82% rating their performance as excellent and 18% as good. In terms of English proficiency, 40.83% of respondents rated alumni as very good, 39.17% as good, and 20% as sufficient. For information technology skills, 60.55% rated alumni as very good, 31.5% as good, and 8% as sufficient.¹⁹

Graduates of the Sharia Banking Study Programme typically work in various fields aligned with the graduate profiles outlined in the curriculum:

Figure 9: Workplaces for Graduates of Sharia Banking

GRADUATION YEAR	ENTREPRENEUR (Financial Consultant)	MANAGER (Islamic Financial Institutions -Bank and Others)	SUPERVISOR (Start-up Manager)	STAFF
2019	-	-	-	40
2020	3	-	15	30
2021	-	-	18	31
2022	-	-	-	43

1.3.3 Positioning of the study programme within the HEI's overall strategic concept

Accounting

The integration of the Vision, Mission, Objectives, and Strategic Plan of Universitas Muhammadiyah Sumatera Utara (UMSU) with the Graduate Profiles and Intended Learning Outcomes (ILOs) of the Accounting Study Programme is carried out systematically. This reflects Umsu's strong commitment to becoming a leading institution that contributes to national advancement through the development of science, technology, and human resources grounded in Al-Islam and Muhammadiyah values.

¹⁹ See „Curriculum Book National Standard of Higher Education Based on Graduate Learning Outcomes – Outcomes Based Education“ by the Sharia Banking Study Programme, S. 6-10.

The Accounting Study Programme sets its graduate profiles as Auditor, Management Accountant, Tax Accountant, and Public Sector Accountant—professionals who are not only innovative and independent but also uphold integrity, ethics, social awareness, and moral responsibility. Each graduate profile is supported by ILOs that reflect a strong theoretical foundation, technical skills based on information technology, logical and critical thinking abilities, and effective communication skills (for the graduate profiles see chapter 1.1). These profiles and outcomes align with and support UMSU's mission to provide education, research, and community service based on Islamic values and contribute to institutional goals in producing excellent graduates, strengthening scientific and social contributions, improving governance quality, and building impactful national and international partnerships for the community and the nation.

Management

The development of the graduate profiles for the Management Study Programme, namely manager and entrepreneur, has been strategically designed in accordance with the vision and mission of Universitas Muhammadiyah Sumatera Utara (UMSU). UMSU envisions itself as a leading university contributing to national civilisation through the advancement of science, technology, and human resources grounded in Islamic values and Muhammadiyah's principles (for the graduate profiles see chapter 1.1). Both profiles fully support UMSU's mission to implement outcome-based education, the development of science and technology through critical and innovative thinking, and community service through economic and social empowerment, ensuring graduates are professionally excellent and embody the university's core values.

Sharia Business Management

Sharia Business Management Study Programme vision and mission are designed in alignment and mutual support with the vision and mission of UMSU, which emphasise excellence and the development of science and technology based on Islamic values and Muhammadiyah's principles. Strategically, the graduate profiles of the Sharia Business Management Study Programme, which are Sharia Business Practitioners, Researchers, Entrepreneurs, and Sharia Business Consultants, represent the contribution to developing professional, Islamic, and globally-oriented human resources. This aligns with UMSU's vision of nurturing a generation that excels in both knowledge and character. The integration of these graduate profiles with UMSU's vision and mission is supported by the attainment of the ILOs study programme (ILO-1, ILO-2, ILO-3, ILO-4, ILO-6, ILO-7, ILO-8, ILO-9, ILO-10, ILO-11). The goals of study programme is aligned with UMSU strategy which is stated in the Strategic Plans (Renstra) of the Faculty and Study Programme that are in sync with UMSU's Renstra; programme evaluation through tracer studies, benchmarking, and Focus Group Discussions (FGDs) coordinated with the university's quality assurance centre (BPM); and the establishment of ILOs based on the Indonesian National Qualifications Framework (KKNI), National Higher Education Standards (SN-Dikti), and Islamic values and Muhammadiyah's principles.

Sharia Banking

The graduate profiles of the Sharia Banking Study Programme at Universitas Muhammadiyah Sumatera Utara (UMSU) are strategically designed and aligned with UMSU's vision of becoming a leading university that contributes to national civilisation through the advancement of science, technology, and human resources based on Islamic values and Muhammadiyah's principles. This vision is actualised through four primary graduate profiles that integrate

professional competencies with Islamic values, which are Practitioners, Sharia Consultant, Sharia Start-up, and civil service administrators (for the graduate profiles see chapter 1.1). Through this structure, all graduate profiles comprehensively support UMSU's mission in education, research, and community service integrated with Islamic and social values.

Appraisal:

For the Management Study Programme, the reasons given for the positioning in the educational market of this study programme are plausible presented. Furthermore, the panel applauds the Accounting, Sharia Business Management and Sharia Banking Study programmes for its exceedingly good positioning in the educational market. The Accounting Programme focuses on the one hand on village government financial system but also in international accounting standards. Furthermore, students receive market-oriented skills training, including data analysis, tax brevet certification, and Android-based financial applications. The Sharia Business Management study programme has its USP in traditional medicine MSMEs. Students learn about capital market training, Sharia risk management, and digital marketing for MSMEs. The unique selling proposition of the Sharia Banking Study Programme lies in its integrated approach to producing Sharia financial consultants for communities and MSMEs, combining a specialised curriculum, practical training with national and international institutions, and active student involvement in waqf and zakat initiatives to promote inclusive financial literacy and empowerment across North Sumatra.

The unique profile is made visible by the fact that students from different remote areas of Indonesia choose the programmes. Therefore, the panel states, that the criterion exceeds for the three study programmes, because UMSU has thoroughly examined the educational market and used the results in establishing its own unique and competitive profile.

The arguments in support of graduate employability on the basis of the stated qualification objectives are convincingly presented. The future fields of employment for graduates are plausibly set forth. The study programmes' qualification goals constitute the core of the UMSU's strategy and are sustainably implemented.

		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		Acc, Sharia B, Sharia M.	Ma		
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

Admission requirements (Asterisk Criterion)

The requirements for new student admissions that apply at the Universitas Muhammadiyah Sumatera Utara are regulated by a Rector's Decree²⁰ regarding guidelines of new student admission that apply to all high school graduates and equivalent both nationally and internationally, including those with physical limitations or disabilities.²¹

New student admission system for the four study programmes carried out centrally at the university level through the new student admissions committee (PPMB) under the coordination of the Vice Rector for Academic Affairs. To answer job market needs, UMSU determines power capacity every year on average of 5000 students for all study programmes and levels. To accommodate this amount, UMSU has determined seven new student admission pathways. Six of them are relevant for the four programmes (all except path No. 4). They consist of:

1. Invitation Path that is the process of accepting new students by sending invitations directly to senior high schools (SMA) or equivalent (SMK/MA) who are already in grade twelve (12) with the aim of improving the number of new student registrants. The quota set to be accepted on this route is a maximum of 4% from capacity
2. The free test path allows new students to be admitted without undergoing academic testing. However, candidates are still subject to administrative selection based on predefined criteria. The quota for admissions through this path is capped at a maximum of 40% of the total programme capacity.
3. For the test path, students' admissions are based on taking academic tests. The quota set to be accepted on this path is a maximum of 30% of capacity.
4. Medical Faculty Test Path is not relevant for the four study programmes discussed here.
5. Achievement path is the acceptance of new students for prospective students who have academic and non-academic achievements at national and international levels which are evaluated every year. The quota set to be accepted on this path is a maximum of 10% from capacity
6. The Scholarship Admission Path is designated for prospective students who have received scholarships from the government, private sector, or internally from UMSU. It is intended for individuals with strong academic achievements or those from economically disadvantaged backgrounds. Admissions through this path are limited to a maximum of 10% of the total programme capacity. These types of scholarships include;
 - a. Smart Indonesia Card Scholarship (KIP);
 - b. National Amil Zakat Agency (Baznas) Cendikia Scholarship;
 - c. Indonesian Sharia Bank Scholarship;
 - d. Ma'had Abu Ubaidah Scholarship;
 - e. Smart Muhammadiyah Card Scholarship (KMP);
 - f. Brother and sister scholarships;
 - g. Scholarships for biological children of lecturers and employees from UMSU;

²⁰ Based on Rector's Regulation Number 3035/KEP/II.3-AU/UMSU/F/2023.

²¹ This is in accordance with the Decree of Higher Education Research and Development Council (Diktilitbang) of the Muhammadiyah Central Leadership Number 928/KEP/I.3/D/2018 concerning the Statutes of UMSU.

- h. Online Scholarship Championship (OSC) Scholarship;
- i. Pang Surya Muhammadiyah Department for Zakat²², Infaq²³ and Sadaqah²⁴ Management (Lazismu) Scholarship²⁵

All information on tuition assistance has been published on the student affairs website.²⁶

- 7. International Path is the acceptance of new students for prospective international students. The quota set to be accepted on this route is a maximum of 1% of capacity.

Registration requirements, examination mechanisms and assessment mechanisms for all paths have been published on the website.²⁷

Counselling for prospective students

Prospective students interested in learning more about study programmes at UMSU have two main options for obtaining information and counselling.

The first option is to visit the campus directly, where they can receive guidance and detailed information about available programmes, admission procedures, and student services. This support is provided by the New Student Admissions Committee, the Office of International Affairs and Cooperation, as well as individual faculties and study programmes. The second option is to access information online through the official New Student Admission website.²⁸

UMSU also offers counselling and programme information through various electronic and social media channels, including TV-Mu, M-Radio, Instagram, Facebook, WhatsApp, TikTok, Twitter, YouTube, email, and telephone. Contact details are available on the admission website.

To improve information services for prospective new students, the University also carries out direct visits to several schools in North Sumatra, Aceh and Riau to provide information regarding new student admissions. Students are introduced to campus life, various student services that students will receive while studying at UMSU as well as future development plans after completing their education.

UMSU provides counselling and information to prospective students through several organised activities. One of the main events is the UMSU Innovation and Creativity Carnival,²⁹ which is designed to welcome and inform students from both Indonesia and abroad about study opportunities at the University. UMSU also takes part in higher education exhibitions in cooperation with LLDIKTI North Sumatra, where staff and faculty provide guidance on academic programmes and university services. In addition, UMSU participates in annual cultural festivals, such as “Melayu Day”, which has been held jointly with Malaysia and Thailand since 2017. These events help promote the University and its academic environment. UMSU

²² Zakat is a mandatory form of almsgiving in Islam, where eligible Muslims donate a fixed portion of their wealth to help those in need.

²³ Infaq refers to voluntary spending or donations made for good causes, such as supporting education, building infrastructure, or helping the poor.

²⁴ Sadaqah is a charitable act or donation given freely out of kindness, which can include money, time, or even a smile.

²⁵ Lazismu (Lembaga Amil Zakat, Infaq, dan Shadaqah Muhammadiyah) is a national zakat institution in Indonesia established by Muhammadiyah in 2002. It was officially recognized by the Ministry of Religious Affairs as a National Amil Zakat Institution.

²⁶ This can be easily accessed by prospective new students at <https://umsu.ac.id/beasiswa/>, last accessed on August 6, 2025.

²⁷ See <http://penmaru.umsu.ac.id/>, last accessed on August 6, 2025.

²⁸ See <http://penmaru.umsu.ac.id/>, last accessed on August 6, 2025.

²⁹ The UMSU Innovation and Creativity Carnival is an annual event that showcases student talents and academic programmes to prospective students from Indonesia and abroad. It includes various competitions and exhibitions, and serves as a platform for promoting UMSU's educational offerings and campus life.

also expands its international outreach by joining education expos, including the upcoming APAIE Conference and Exhibition in Perth, Australia in March 2024.

UMSU provides information and counselling services for prospective students through the Counselling Unit, the Career Development and Alumni Centre (CDAC), and the Centre for Entrepreneurship Innovation and Business Incubator (PUSKIIBI). These units offer guidance and organise activities to help prospective students understand study options and prepare for future career paths.

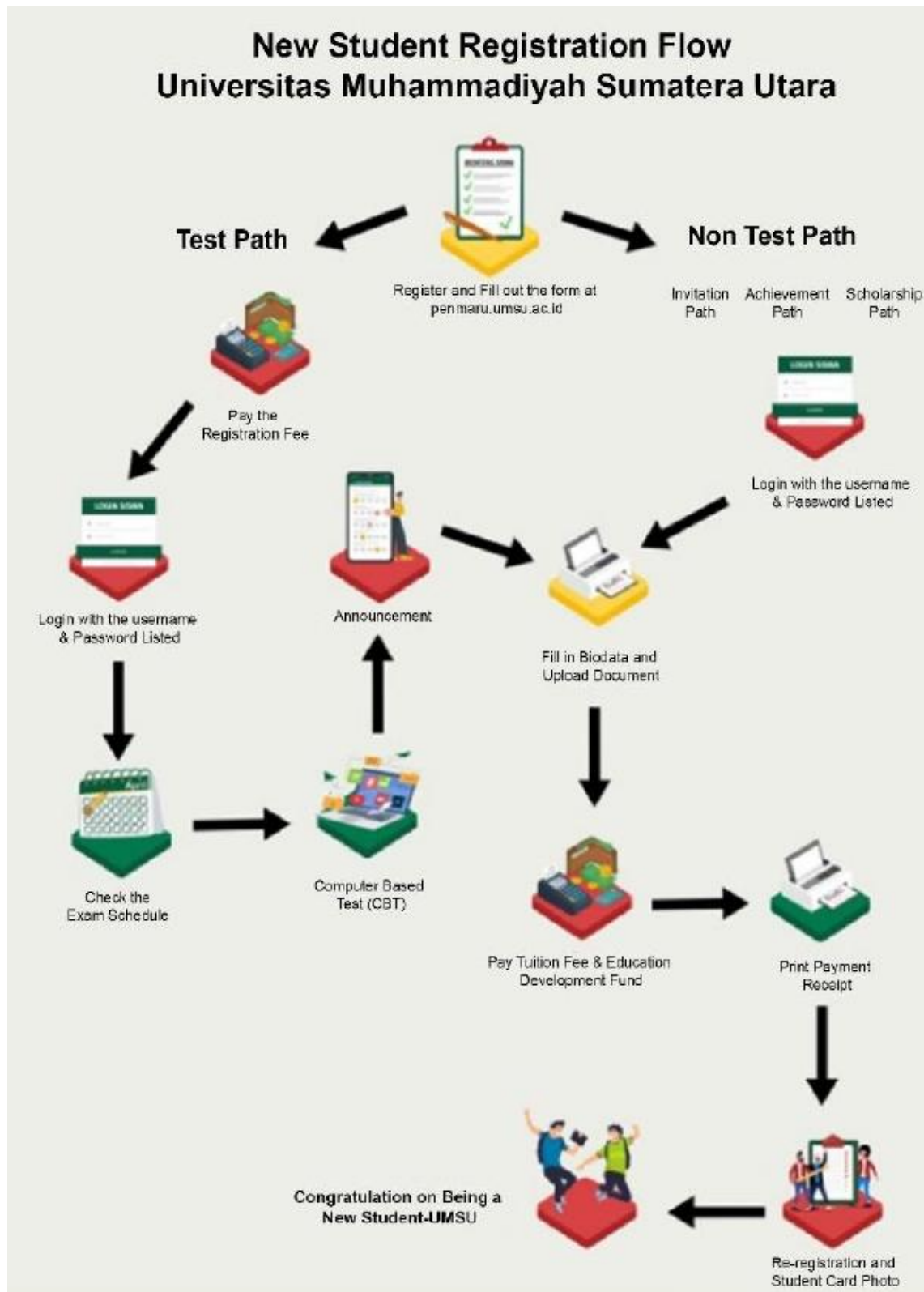
The counselling service is available on working days, Monday to Saturday, from 08:00 – 16.00 WIB. Prospective students also can contact via email at penmaru@umsu.ac.id or by phone at 08116503938 / 08116503937. This information applies to all study programmes at Umsu, including the four programmes of Accounting, Management, Sharia Banking, and Sharia Business Management.

Selection procedure (if relevant)

New student admission procedures apply the same for the four study programmes in accordance with the six of the seven existing new student admission paths. This procedure is carried out in accordance with the Standard Operational Procedures established by the Rector. Prospective new students are offered in the six pathways, namely the invitation pathway, free test pathway, test pathway, achievement pathway, scholarship pathway and international pathway (see also admission requirements above). All pathways offered require students to register directly, both offline and online, by completing the registration requirements and conditions that have been set. The selection results, both files and test selection results, are announced via Rector's Decree which is published on the website <http://penmaru.umsu.ac.id/>. Prospective students from abroad are required to include a letter of recommendation issued by the Indonesian embassy in their country. Also attach letter of Study Permit in accordance with applicable regulations from the Ministry of Research, Technology and Higher Education of the Republic of Indonesia, Residence Permit while studying at Umsu as well as a statement from the sponsor or person in charge while studying at Umsu. For lecture activities at Umsu, prospective students are also required to use fluent Indonesian Bahasa during lectures by filling out a statement of ability to improve their Indonesian Bahasa skills. To improve prospective students' ability to use Indonesian properly and correctly, Umsu has also prepared a Unit of Indonesian Language for Foreign Speakers (BIPA) which has a programme learning Indonesian language skills (speaking, writing, reading and listening) for foreign speakers.

The procedures for accepting new students for all pathways offered are as follows:

Figure 10: New Students Registration Flow at UMSU



As part of the implementation of quality assurance, UMSU carries out monitoring and evaluation to ensure that the Standard Operational Procedures for accepting new students are running as stipulated. Monitoring and evaluation of prospective new student admissions is carried out directly by the Bureau of Academic Administration and Data (BAAD) with the Unit

for New Student Admissions Promotion under the coordination of the Vice Rector for Academic Affairs. The results of monitoring and evaluation are used for further improvements.

Ensuring foreign language proficiency (Asterisk Criterion)

In accepting new students for regular undergraduate classes at UMSU there are no requirements that require them to be proficient in a foreign language. However, UMSU has a language centre that can improve foreign language skills after being accepted as a student at UMSU. Students' ability to master a foreign language is determined as a requirement for the thesis presentation / examination proven by TOEFL certificate. This requirement applies to all undergraduate students including the four study programmes.

TOEFL score standards set by the University for undergraduate students is with a minimum 400.³⁰ Especially for international classes in accounting and management study programmes, the TOEFL score standard set by the University is a minimum of 500.

Transparency and documentation of admission procedure and decision (Asterisk Criterion)

New student admission selection results for all pathways offered to prospective students for the four study programmes was discussed at the university's leadership level meeting which presented the Rector, Vice Rector, Faculty / Postgraduate Leaders and heads of related institutions. The results of the meeting decisions are published on the new student admissions website.³¹

The results of the selection for new student admissions which have been published on the website can be accessed by prospective new students and can complete additional registration documents as a condition for re-registration for those who are declared to have passed.

The results of the selection process for new students are reported in writing to Muhammadiyah Higher Education Council and Institute for Higher Education Service (LLDIKTI) North Sumatra Region I administratively by attaching the Rector's Decree, and must be reported and verified to the Database of Higher Education (PDDIKTI) online by attaching the Rector's Decree.

Appraisal:

The admission requirements are defined and comprehensible. The national requirements are presented and taken into account.

Applicants can directly turn to a variety of student counselling services, like the Counselling Unit, the Career Development and Alumni Centre (CDAC), and the Centre for Entrepreneurship Innovation and Business Incubator (PUSKILBI), for clarification of specific questions, of personal aptitude, of career perspectives etc. Personal dialogue between applicants and the UMSU is provided by defined office hours, by telephone and via e-mail. The selection procedure is transparent and ensures that qualified students are admitted.

The admission requirements – the required language proficiency level – ensure that students are able to successfully complete the study programme. The admission procedure is described, documented, and accessible for interested parties. The admission decision is based on transparent criteria and is communicated in writing.

³⁰ This is in accordance with Rector's Decree Number. 550/KEP/II.3AU/UMSU/F/2024.

³¹ See <http://penmaru.umsu.ac.id/>, last accessed on August 6, 2025.

		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		

3. Contents, structure and didactical concept of the programme

3.1 Contents

3.1.1 Logic and conceptual coherence (Asterisk Criterion)

Accounting

The objective of Bachelor of Accounting is to produce accounting graduates who are professional, honest and competitive with expertise as Auditors, Management Accountants, Tax Accountants and Public Sector Accountants.

To achieve the programme objectives, the Accounting Study Programme offers students four choices of a specialisation in accounting, namely Audit Accounting, Tax Accounting, Management Accounting and Public Sector Accounting. By Determining 52 courses (147 SKS credits / 235,2 ECTS credits) that students must complete for eighth semesters consisting of eighth Compulsory University Courses (16 SKS credits / 25.6 ECTS credits), eighth Compulsory Faculty Courses (24 SKS credits / 38.4 ECTS credits), 36 Compulsory Study Programme Courses (107 SKS credits / 171.2 ECTS credits) and 24 Study Programme Elective Courses (72 SKS credits / 115.2 ECTS credits) that must be taken by students only 18 SKS credits (28.8 ECTS credits) in semesters 6 and 7.

The Undergraduate Accounting Programme also provides opportunities for students to participate in Merdeka Belajar Kampus Merdeka (MBKM) activities by providing a choice of study programme courses in semesters 5, 6 and 7 to be converted to MBKM activities for a maximum of 40 credits. This is done to provide opportunities for students to gain a broader learning experience and have new competencies and improve the link and match between graduates and the business world and the industrial world.

Courses of study programme emphasise the learning process that provides theoretical and practical skills to solve accounting problems professionally. The course design is summarised in the study programme curriculum³². The following is the curriculum structure of the accounting undergraduate programme which shows the distribution of courses for each semester:

³² This based on the Chancellor's Decree No. 3166/KEP/II.3.AU/UMSU/F/2022.

Figure 11: Curriculum of Accounting

Course Code	Course Name	Credit Points Every Semester								Workload		Method of Teaching i.e. lecture course, seminar	Form and Duration of Examinations	Value of exam related to final grade	Lecture Name
		1.	2.	3.	4.	5.	6.	7.	8.	Hours in Class	Hours Self Study				
M1	Module 1 : Semester 1	32								233.40	560.00				
EAKA110012	Religious Education	3.2								23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Hasrian Rudi , Dr. Nurzannah
EAKA110022	Pancasila	3.2								23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Faisal
EAKA110032	Indonesian Language	3.2								23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Isman
EAKA110042	English	3.2								23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Tengku Winona
EAKA120053	Mathematics for Economics and Business	4.8								35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Prawidya Hariani
EAKA120063	Introduction to Business	4.8								35.01	84.00	L	Exam Paper (60 Min)	40%	Jasman Syaripuddin. SE.MSi
EAKA120073	Microeconomics	4.8								35.01	84.00	L	Exam Paper (60 Min)	40%	Sri Endang Rahayu. SE.MSi
EAKA120083	Introduction to Basic Accounting	4.8								35.01	84.00	L/T	Exam Paper (90 Min)	40%	Fitriani Saragih. SE.MSi, Siti Aisyiah. SE.M.Ak.
M2	Module 2 : Semester 2		32							233.40	560.00				
EAKA210092	Worship in Islam and Islamic Commercial		3.2							23.34	56.00	L/T	Exam Paper (60 Min)	40%	Dr. NurZannah
EAKA210102	Citizenship		3.2							23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Faisal
EAKA220113	Economics and Business Statistics		4.8							35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Prawidya Hariani
EAKA220123	Management		4.8							35.01	84.00	L	Exam Paper (60 Min)	40%	Jasman Syaripuddin. SE.MSi
EAKA220133	Macroeconomics		4.8							35.01	84.00	L	Exam Paper (75 Min)	40%	Sri Endang Rahayu. SE.MSi
EAKA220143	Entrepreneurship		4.8							35.01	84.00	L	Exam Paper (60 Min)	40%	Rayhana Daulay. SE.MSi
EAKA230152	Computerized Accounting		3.2							23.34	56.00	L/P	Exam Paper (90 Min)	40%	Kahiril Anwar. SE.MSi., Dian Yustriawan. SE.MSi
EAKA230162	Basic Accounting Practicum		3.2							23.34	56.00	L/P	Exam Paper (90 Min)	40%	Elizar Sinambela. SE.MSi. , Siti Aisyah. SE.M.Ak., Ihsan Abdullah. SE.MSi
M3	Module 3 : Semester 3			32						233.4	560.00				
EAKA310172	Muhammadiyah Studies			3.2						23.34	56.00	L	Exam Paper (60 Min)	40%	Dr. Hasrian Rudi
EAKA330183	Financial Management			4.8						35.01	84.00	L	Exam Paper (60 Min)	40%	Dr. Ade Gunawan. & Julita. SE.MSi
EAKA330193	Cost Accounting			4.8						35.01	84.00	L	Exam Paper (75 Min)	40%	Isna Ardila. SE.MSi & Masta Sembiring. SE. M.Ak
EAKA320203	Taxation			4.8						35.01	84.00	L	Exam Paper (75 Min)	40%	Muhammad Irsan. SE.M.Ak & Ihsan Abdullah. SE.MSi
EAKA330213	Sharia Accounting			4.8						35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Syafida Hani. SE.MSi & Dr. Dahrani. SE.MSi
EAKA330223	Intermediate Financial Accounting 1			4.8						35.01	84.00	L/T	Exam Paper (90 Min)	40%	Hafsa. SE.MSi & Henny Zurika. SE. .MSi
EAKA330233	Public Sector Accounting			4.8						35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Eka Nurmala Sari. SE.MSi & Firza Alfi. SE.MSi

Course Code	Course Name	Credit Points Every Semester								Workload		Method of Teaching i.e. lecture course, seminar	Form and Duration of Examinations	Value of exam related to final grade
		1.	2.	3.	4.	5.	6.	7.	8.	Hours in Class	Hours Self Study			
M4	Module 4 : Semester 4				32					233.4	560.00			
EAKA410042	Islam and Science and Technology				3.2					23.34	56.00	L	Exam Paper (60 Min)	40%
EAKA430263	Research Methods				4.8					35.01	84.00	L/S	Project Essay / Presentation	40%
EAKA430273	Banking Accounting				4.8					35.01	84.00	L	Exam Paper (60 Min)	40%
EAKA430283	Management Accounting				4.8					35.01	84.00	L	Exam Paper (90 Min)	40%
EAKA430293	Corporate Budgeting				4.8					35.01	84.00	L	Exam Paper (60 Min)	40%
EAKA430303	Intermediate Financial Accounting 2				4.8					35.01	84.00	L/T	Exam Paper (90 Min)	40%
EAKA430313	Portfolio Theory and Investment Analysis				4.8					35.01	84.00	L	Exam Paper (60 Min)	40%
M5	Module 5 : Semester 5					32				233.4	560.00			
EAKA535312	Behavioral Accounting					3.2				23.34	56.00	L	Exam Paper (60 Min)	40%
EAKA535323	Accounting Information Systems					4.8				35.01	84.00	L	Exam Paper (60 Min)	40%
EAKA535333	Financial Statement Analysis					4.8				35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA535343	Tax Accounting					4.8				35.01	84.00	L/T	Exam Paper (75 Min)	40%
EAKA535353	Accounting Audit					4.8				35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA535363	Management Control Systems					4.8				35.01	84.00	L	Exam Paper (60 Min)	40%
EAKA535373	Advanced Financial Accounting I/Consolidation					4.8				35.01	84.00	L/T	Exam Paper (90 Min)	40%
M6	Module 6 : Semester 6						32			233.4	560.00			
EAKA635383	Business Feasibility Study						3.2			23.34	56.00	L	Exam Paper (75 Min)	40%
EAKA635393	Accounting Theory						4.8			35.01	84.00	L	Exam Paper (60 Min)	40%
EAKA635403	Advanced Financial Accounting 2						4.8			35.01	84.00	L/T	Exam Paper (90 Min)	40%
EAKA635413	International Accounting						4.8			35.01	84.00	L	Exam Paper (60 Min)	40%
	Optional Course						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
	Optional Course						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
	Optional Course						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%

Course Code	Course Name	Credit Points Every Semester								Workload		Method of Teaching i.e. lecture course, seminar	Form and Duration of Examinations	Value of exam related to final grade
		1.	2.	3.	4.	5.	6.	7.	8.	Hours in Class	Hours Self Study			
List of Optional Course														
	Tax Accounting (Optional)													
EAKA645423	State Finances						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645433	Tax Management						4.8			35.01	84.00	L/T	Exam Paper (75 Min)	40%
EAKA645443	Corporate Income Tax						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
	Public Sector Accounting (Optional)													
EAKA645453	Public Sector Budgeting						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645463	Public Sector Management						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645473	Government Administration						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
	Audit Accounting (Optional)													
EAKA645483	Economic Law and Professional Ethics						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645493	Internal Audit						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645503	Audit Management						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
	Management Accounting (Optional)													
EAKA645513	Investment Management						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645523	Cost Management						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
EAKA645533	Earnings Management						4.8			35.01	84.00	L	Exam Paper (75 Min)	40%
M7	Module 7 : Semester 7							30.4		221.73	532.00			
EAKA730673	Accounting Research							4.8		35.01	84.00	L/S	Project Essay/ Presentation	40%
EAKA735583	Community Service Program							4.8		35.01	84.00	T	Final Report	40%
EAKA735594	Accounting Internship							6.4		46.68	112.00	T/P	Final Report	40%
	Optional Course							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%
	Optional Course							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%
	Optional Course							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%

Course Code	Course Name	Credit Points Every Semester								Workload		Method of Teaching i.e. lecture course, seminar	Form and Duration of Examinations	Value of exam related to final grade	Lecture Name
		1.	2.	3.	4.	5.	6.	7.	8.	Hours in Class	Hours Self Study				
List of Optional Course															
	Tax Accounting (Opsional)														
EAKA740553	Tax Audit							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Ihsan Abdullah. SE.M.Si
EAKA745563	International Taxation							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Surya Sanjaya. SE.M.Si
EAKA745573	Tax Accounting Practicum							4.8		35.01	84.00	L/P	Project Essay/ Presentation	40%	Dr. Januri. SE.MMM.Si
	Public Sector Accounting (Opsional)														
EAKA745603	Public Policy							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	M.Firza Alf. SE.M.Si
EAKA745613	Public Sector Audit							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Eka Nurmala. SE.M.Si
EAKA745623	Public Sector Accounting Practicum							4.8		35.01	84.00	L/P	Project Essay/ Presentation	40%	M.Firza Alf. SE.M.Si
	Audit Accounting (Optional)														
EAKA745633	Audit Sampling							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Sutya Sanjaya. SE.MM
EAKA745643	Forensic Audit							4.8		35.01	84.00	L/P	Exam Paper (75 Min)	40%	Riva Ubar. SE.M.Si., Ak.CA., Muhammad Fahmi. SE. M.Si
EAKA745653	Audit Accounting Practicum							4.8		35.01	84.00	L/P	Project Essay/ Presentation	40%	Muhammad Fahmi. SE. M.Si
	Management Accounting (Optional)														
EAKA745663	International Financial Management							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Dr. Ade Gunawan SE.M.Si
EAKA745673	Management Accounting Practicum							4.8		35.01	84.00	L/P	Project Essay/ Presentation	40%	Novien Rinaldy, SE, MM
EAKA745683	Advanced Management Control Systems							4.8		35.01	84.00	L	Exam Paper (75 Min)	40%	Muhammad Syahreza Hafis. SE. M.Acc.
M8	Module 8 : Semester 8								12.8	93.36	224.00				
EAKA835692	Personal Development								3.2	23.34	56.00	L	Exam Paper (60 Min)	40%	Salman Farisi, S.Psi, MM
EAKA830626	Accounting Thesis								9.6	70.02	168.00	T/S	Presentation /Report	40%	Base on supervisor determinations
	TOTAL	32	32	32	32	32	32	30,4	12,8	1715.49	4116				

Note

L: Lecture
S: Seminar
T: Tutorial
P: Practicum

Management

The programme's curriculum is designed to produce management graduates who are competent to meet the demands in job market. The curriculum is updated regularly to accommodate the latest developments in literature, meet stakeholder needs and improve the quality of the learning process. Students are required to fulfil 147 credits by taking study period for four years or eight semesters. The number of credits offered³³ consists of 52 courses which are grouped as follows: eighth compulsory university courses (16 credits), eighth compulsory faculty courses (24 credits), 30 compulsory study programmes courses (89 credits) and six study programmes elective courses (18 credits) which is taken for eight semesters.

The curriculum is divided based on levels, semesters, courses, and conditional courses.³⁴ To achieve the study programme objectives, the curriculum is designed systematically to facilitate the learning and teaching processes. In the first year, students are given basic knowledge which includes basic study programme courses and general courses. General courses include compulsory courses determined by universities in accordance with national higher education standards as well as courses that characterise universities and faculties. Among them are Religion, Pancasila, citizenship, and Indonesian. Other compulsory university courses such as English, Worship and Muamalah³⁵, Muhammadiyah, Islam and Science and Technology are given in the first and second years. Compulsory faculty courses include Introduction to Business, Economics and Business Statistics, Entrepreneurship and Research Methods which are given from the first year to the third year. Compulsory study programme courses include Management, Marketing Management, Financial Management, Human Resources Management, Business Planning and Development courses, which are given from the first year to the third year. The study programme elective courses are courses that support the achievement of graduate profiles, including Working Capital Management, International Financial Management, Industrial Relations, Compensation Management, Product Development, Consumer Behaviour courses given in the third and fourth years.

³³ This is in accordance with Rector's Decree Number: 3166/ KEP/ II.3.AU/UMSU/F/2022.

³⁴ The Conditional courses are courses that require students to first complete prerequisite courses in the previous semester. Accordingly, students may only take the conditional courses once they have passed courses that underpins the learning. For example, Management Programme students are allowed to take the Management Research course only after they have successfully completed and passed the Research Methods course. It appears that this point has not been explained in sufficient detail in description. Meanwhile, the compulsory electives are the other courses that students are required to choose from a specified list provided in the curriculum.

³⁵ Muamalah refers to the rules and principles in Islam that govern social and economic interactions, such as trade, contracts, and financial dealings, based on fairness, honesty, and mutual consent.

Figure 12: Curriculum of Management

Course Code	Course Name	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			
M1	Module 1 : Semester 1	32								233.40	560.00			
EMJA110012	Pancasila/ <i>Pancasila</i>	3.2								23.34	56.00	L	Exam Paper, 60 min	40%
EMJA110022	Pendidikan Agama/ <i>Religious Education</i>	3.2								23.34	56.00	L	Exam Paper, 60 min	40%
EMJA110032	Bahasa Indonesia/ <i>Indonesian Language</i>	3.2								23.34	56.00	L	Exam Paper, 60 min	40%
EMJA110042	Bahasa Inggris/ <i>English</i>	3.2								23.34	56.00	L	Exam Paper, 60 min	40%
EMJA120013	Matematisika Ekonomi dan Bisnis/ <i>Mathematics for Economics and Business</i>	4.8								35.01	84.00	L	Exam Paper, 75 min	40%
EMJA120023	Pengantar Bisnis/ <i>Introduction to Business</i>	4.8								35.01	84.00	L	Exam Paper, 75min	40%
EMJA120033	Ekonomi Mikro/ <i>Microeconomics</i>	4.8								35.01	84.00	L	Exam Paper, 75min	40%
EMJA120043	Pengantar Akuntansi Dasar/ <i>Introduction to Basic Accounting</i>	4.8								35.01	84.00	L	Exam Paper, 75min	40%
M2	Module 2 : Semester 2		32							233.40	560.00			
EMJA210092	Ibadah dan Muamalah/ <i>Islamic Commercial</i>		3.2							23.34	56.00	L	Exam Paper, 60 min	40%
EMJA210102	Kewarganegaraan/ <i>Citizenship</i>		3.2							23.34	56.00	L	Exam Paper, 60 min	40%
EMJA220113	Statistik Ekonomi dan Bisnis/ <i>Economic and Business Statistics</i>		4.8							35.01	84.00	L	Exam Paper, 75min	40%
EMJA220123	Manajemen/ <i>Management</i>		4.8							35.01	84.00	L	Exam Paper, 75min	40%
EMJA220133	Ekonomi Makro/ <i>Microeconomics</i>		4.8							35.01	84.00	L	Exam Paper, 75min	40%
EMJA230142	Komunikasi Bisnis/ <i>Business Communication</i>		3.2							23.34	56.00	L	Exam Paper, 60 min	40%
EMJA230152	Komputer Bisnis/ <i>Business Computer</i>		3.2							23.34	56.00	L, P	Exam Paper, 60 min	40%
EMJA320163	Perpajakan/ <i>Taxation</i>		4.8							35.01	84.00	L	Exam Paper, 75min	40%
M3	Module 3 : Semester 3			32						233.40	560.00			
EMJA310172	Kemuhmadiyah/ <i>Muhammadiyah Studies</i>			3.2						23.34	56.00	L	Exam Paper, 60 min	40%
EMJA320182	Kewirausahaan/ <i>Entrepreneurship</i>			4.8						35.01	84.00	L	Exam Paper, 60 min	40%
EMJA330193	Manajemen Keuangan/ <i>Financial Management</i>			4.8						35.01	84.00	L	Exam Paper, 75min	40%
EMJA330203	Manajemen Pemasaran/ <i>Marketing Management</i>			4.8						35.01	84.00	L	Exam Paper, 75min	40%
EMJA330213	Manajemen Sumber Daya Manusia/ <i>Human Resources Management</i>			4.8						35.01	84.00	L	Exam Paper, 75min	40%
EMJA330233	Akuntansi Biaya/ <i>Cost Accounting</i>			4.8						35.01	84.00	L	Exam Paper, 75min	40%
EMJA330243	Manajemen Operasional/ <i>Operational Management</i>			4.8						35.01	84.00	L	Exam Paper, 75min	40%

M4	Module 4 : Semester 4				32				233.40	560.00			
EMJA410042	Islam dan Iptek/ <i>Islam and Science & Technology</i>				3.2				23.34	56.00	L	Exam Paper, 60 min	40%
EMJA430263	Perilaku Organisasi/ <i>Organizational Behavior</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA430273	Hukum Bisnis/ <i>Business Law</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA430283	Akuntansi Manajemen/ <i>Management Accounting</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA430293	Penganggaran Perusahaan/ <i>Corporate Budgeting</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA430303	Perencanaan dan Pengembangan Bisnis Plan/ <i>Business Plan Planning & Development</i>				4.8				35.01	84.00	L, P	Report	40%
EMJA430313	Teori Portofolio dan Investasi/ <i>Portfolio Theory and Investment</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
M5	Module 5 : Semester 5				32				233.40	560.00			
EMJA520343	Metodologi Penelitian/ <i>Research Methodology</i>				4.8				35.01	84.00	L, P	Exam Paper, 75 min	40%
EMJA530332	Bisnis Syariah/ <i>Sharia Business</i>				3.2				23.34	56.00	L	Exam Paper, 60 min	40%
EMJA530353	Manajemen Strategi/ <i>Strategic Management</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA530363	Perekonomian Indonesia/ <i>Indonesian Economy</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA530373	Studi Kelayakan Bisnis/ <i>Business Feasibility Study</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA530383	Manajemen Risiko/ <i>Risk Management</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
EMJA530393	Operasi Riset/ <i>Research Operations</i>				4.8				35.01	84.00	L	Exam Paper, 75min	40%
M6	Module 6 : Semester 6						32		233.40	560.00			
EMJA630423	Ekonomi Bisnis Internasional/ <i>International Business Economics</i>						4.8		35.01	84.00	L	Exam Paper, 75min	40%
EMJA640422	Potensi Ekonomi Daerah/ <i>Regional Economic Potential</i>						3.2		23.34	56.00	L	Exam Paper, 60 min	40%
EMJA653363	Ekonomi Manajerial/ <i>Managerial Economics</i>						4.8		35.01	84.00	L	Exam Paper, 75min	40%
EMJA653393	Penelitian Manajemen/ <i>Management Research</i>						4.8		35.01	84.00	L, P	Project Report	40%
	Elective course 1						4.8		35.01	84.00			
	Elective course 2						4.8		35.01	84.00			
	Elective course 3						4.8		35.01	84.00			
List of Elective Course : Financial Management													
EMJA640473	Manajemen Modal Kerja/ <i>Working Capital Management</i>						4.8		35.01	84.00	L	Exam Paper, 75min	40%
EMJA640483	Manajemen Biaya/ <i>Cost Management</i>						4.8		35.01	84.00	L	Exam Paper, 75min	40%
EMJA640493	Manajemen Perkreditan/ <i>Credit Management</i>						4.8		35.01	84.00	L	Exam Paper, 75min	40%

List of Elective Course : Human Resources Management														
EMJA640513	Manajemen Pengadaan SDM/ <i>Human Resources Procurement Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA640523	Hubungan Industrial/ <i>Industrial Relations</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA640533	Manajemen Pelatihan & Pengemb. SDM/ <i>Human Resources Training and Development</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
List of Elective Course : Marketing Management														
EMJA640553	Pengembangan Produk/ <i>Product Development</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA640563	Manajemen Periklanan/ <i>Advertising Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA640583	Manajemen Penjualan / <i>Sales Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
M7	Module 7 : Semester 7								30.4	221.73	532.00			
EMJA730454	Kuliah Kerja Nyata/ <i>Community Service Program</i>						4.8			35.01	84.00	P	Report	40%
EMJA730464	Kulia Kerja Manajemen/Magang/ <i>Internship</i>						6.4			46.80	112.00	P	Report	40%
EMJA730713	Sistem Informasi Manajemen/ <i>Management Information Systems</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
	Elective course 1						4.8			35.01	84.00			
	Elective course 2						4.8			35.01	84.00			
	Elective course 3						4.8			35.01	84.00			
List of Elective Course : Financial Management														
EMJA740513	Analisa Laporan Keuangan/ <i>Financial Statement Analysis</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740523	Manajemen Keuangan Internasional / <i>International Financial Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740603	Manajemen Laba/ <i>Profit Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
List of Optional Course : Human Resources Management														
EMJA740573	Manajemen Kinerja/ <i>Performance Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740633	Manajemen Kompensasi/ <i>Compensation Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740643	Audit Kinerja MSDM/ <i>Human Resources Management Performance Audit</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
List of Elective Course : Marketing Management														
EMJA740613	Manajemen Pemasaran Strategis/ <i>Strategic Marketing Management</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740623	E-Commerce/ <i>E-Commerce</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
EMJA740693	Perilaku Konsumen/ <i>Consumer Behavior</i>						4.8			35.01	84.00	L	Exam Paper, 75min	40%
M8	Module 8 : Semester 8								12.8	58.35	224.00			
EMJA830722	Pengembangan Kepribadian/ <i>Personality Development</i>								3.2	23.34	56.00	L	Exam Paper, 75min	40%
EMJA830736	Skripsi/ <i>Management Thesis</i>								9.6	35.01	168.00	P	Report	40%
	Total	32	32	32	32	32	32	32	30.4	12.8	1680.48	4116		

Note

L: *Lecture*
P: *Practice*
T: *Tutorial*

Sharia Business Management

The curriculum of the programme³⁶ is designed to align with the intended graduate profiles, which include becoming a sharia business practitioner, entrepreneur, researcher in sharia business management, and sharia business consultant. Each course is structured to equip students with the knowledge and skills to understand, analyse, and solve problems relevant to the field of study. The total number of course credits is 144 SKS credits and can be completed in four years or eight semesters. Curriculum content consisting of study programme courses (94 credits), faculty courses (25 credits), university courses (16 credits), elective courses (nine credits), each lecturer give of courses according to their scientific field. Lecturers appointed as course instructors are not only permanent lecturers, but also involve practitioner lecturers. The involvement of part-time practitioner lecturers who work in industrial companies is carried out to provide learning in competency courses such as Sharia Production Management, Entrepreneurship, Computers, Sharia Financial Management, Taxation, Sharia Marketing Management. The preparation of the curriculum involves all external elements including external benchmarks with foreign universities (Fatony University Thailand), stake holders, alumni, experts, and internal elements consisting of lecturers, students, faculty leaders, study programme leaders, quality assurance group, quality assurance unit and educational staff. The curriculum is divided by level and semester. To achieve the study programme objectives, the curriculum is designed to be taught and studied structurally. In the first year students are given basic knowledge that follows national standards in accordance with state regulations based on Law of the Republic of Indonesia (RI) Number 12 of 2012 concerning higher education article 35 which mandates that every university is obliged to provide courses on Religion, Pancasila, Citizenship, and Indonesian Language, as well as general knowledge from study programmes. In the second year until the fourth year, the Study Programme develops a curriculum that strengthens the outcomes of study programme profile by containing skills courses, supporting courses and elective courses. Below is the Curriculum Structure of Sharia Business Management Study Programme offered in every semester:

³⁶ The curriculum is established by Rector's Decree No. 3166/KEP/II.3.AU/UMSU/F/2022.

Figure 13: Curriculum of Sharia Business Management

Course Code	Course Name	Credit units 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			
M1	Module 1 : Semester 1	32								233.40	560			
AMBA110012	Religious Education	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA110022	Pancasila	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA110032	Indonesian Language	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA110042	English	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA120012	Arabic Language	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA130013	Introduction to Sharia Management	4.8								35.01	84	L	Exam Paper, 60 min	40%
AMBA130022	Introduction to Sharia Business	3.2								23.34	56	L	Exam Paper, 60 min	40%
AMBA130033	Introduction to Accounting	4.8								35.01	84	P	Exam Paper, 60 min	40%
AMBA120022	Computer	3.2								23.34	56	P	Practice	40%
M2	Module 2 : Semester 2		32							233.40	560			
AMBA210052	Worship in Islam and Islamic Commercial		3.2							23.34	56	L/P	Exam Paper, 60 min	40%
AMBA210062	Civic Education		3.2							23.34	56	L	Exam Paper, 60 min	40%
AMBA230043	Introduction to Economics		4.8							35.01	84	L	Exam Paper, 60 min	40%
AMBA230052	Principles Of Fiqh		3.2							23.34	56	L	Exam Paper, 60 min	
AMBA220032	Philosophy Of Science		3.2							23.34	56	L	Exam Paper, 60 min	40%
AMBA230063	Sharia Accounting		4.8							35.01	84	P	Exam Paper, 60 min	40%
AMBA220042	Tahsin Al Qur'an		3.2							23.34	56	L	Exam Paper, 60 min	40%
AMBA220052	Conversation		3.2							23.34	56	P	Exam Paper, 60 min	40%
AMBA230072	Money Market and Sharia Capital Market		3.2							23.34	56	P/ T	Exam Paper, 60 min	40%

M3	Module 3 : Semester 3			30					221.73	532			
AMBA310072	Muhammadiyah Studies			3.2					23:34	56	L	Exam Paper, 60 min	40%
AMBA330083	Islamic Microeconomics			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA330093	Economics and Business Mathematics			4.8					35.01	84	P	Exam Paper, 60 min	40%
AMBA330103	Sharia Marketing Management			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA330113	Taxation			4.8					35.01	84	P	Exam Paper, 60 min	40%
AMBA320062	Entrepreneurship			3.2					23:34	56	P	Exam Paper, 60 min	40%
AMBA330123	Islamic Economic Fiqh			4.8					35.01	84	L	Exam Paper, 60 min	40%
M4	Module 4 : Semester 4			32					233.40	560			
AMBA410082	Islam and Science and Technology			3.2					23.34	56	L	Exam Paper, 60 min	40%
AMBA430133	Management and Cost Accounting			4.8					35.01	84	P	Exam Paper, 60 min	40%
AMBA430143	Islamic Macroeconomics			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA430153	Statistics			4.8					35.01	84	P	Exam Paper, 60 min	40%
AMBA430163	Islamic Financial Management			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA430172	Digital Marketing			3.2					23.34	56	P/ T	Exam Paper, 60 min	40%
AMBA430182	Management of Zakat, Infaq, Waqf			3.2					23.34	56	L	Exam Paper, 60 min	
AMBA430192	Organizational Behaviour			3.2					23.34	56	L	Exam Paper, 60 min	40%
M5	Module 5 : Semester 5			32					233.40	560			
AMBA530203	Sharia Risk Management			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA530213	Managerial Economics			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA530223	Business Feasibility Study			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA530233	Management & Business Information Systems			4.8					35.01	84	L	Exam Paper, 60 min	40%
AMBA530243	Business Research Methodology			4.8					35.01	84	P	Exam Paper, 60 min	40%
AMBA530252	Sharia Personality Development			3.2					23.34	56	L	Exam Paper, 60 min	40%
	Optional Course			4.8					35.01	84	P/T	Exam Paper, 60 min	40%

List of Optional Course

AMBA540013	Islamic Micro Enterprises					4.8				35.01	84	P/T	Exam Paper, 60 min	40%
AMBA540023	Portfolio Theory and Investment					4.8				35.01	84	P/T	Exam Paper, 60 min	40%

M6	Module 6 : Semester 6						30.4			221.73	532			
AMBA630263	Management Strategies					4.8				35.01	84	L	Exam Paper, 60 min	40%
AMBA630273	Budgeting					4.8				35.01	84	P	Exam Paper, 60 min	40%
AMBA620082	Falak Science					3.2				23.34	56	L	Exam Paper, 60 min	40%
AMBA630283	Sharia Human Resources Management					4.8				35.01	84	L	Exam Paper, 60 min	40%
AMBA630293	Business Communication					4.8				35.01	84	L	Exam Paper, 60 min	40%
AMBA620072	Journal Article Writing					3.2				23.34	56	P	Project Essay	40%
	Optional Course					4.8				35.01	84	L	Exam Paper, 60 min	40%

List of Optional Course

AMBA640033	Sharia Business Ethics					4.8				35.01	84	L	Exam Paper, 60 min	40%
AMBA640043	Industrial Halal					4.8				35.01	84	L	Exam Paper, 60 min	40%
M7	Module 7 : Semester 7						32			233.40	560			
AMBA720103	Community Service Program					4.8				35.01	84	P	Project Essay	40%
AMBA730303	Professional Skill Development					4.8				35.01	84	P	Project Essay	40%
AMBA730312	Sharia Business Research Data Processing					3.2				23.34	56	P	Exam Paper, 60 min	40%
AMBA730323	Production Management					4.8				35.01	84	L	Exam Paper, 60 min	40%

AMBA730332	Business Law							3.2		23.34	56	L	Exam Paper, 60 min	40%
AMBA733432	Sharia Investment Management							3.2		23.34	56	L	Exam Paper, 60 min	40%
AMBA720092	Contemporary Tasawuf							3.2		23.34	56	L	Exam Paper, 60 min	40%
	Optional Course							4.8		35.01	84	L	Exam Paper, 60 min	40%
List of Optional Course														
AMBA740053	Consumer Behavior and Marketing Strategy							4.8		35.01	84	L	Exam Paper, 60 min	40%
AMBA740063	E - Business							4.8		35.01	84	L	Exam Paper, 60 min	40%
M8	Module 8 : Semester 8								9.6	70.02	168			
AMBA820114	Thesis								6.4	46.68	112	T/S	Project Essay/ Final Report	40%
AMBA830352	Bisnis Internasional								3.2	23.34	56	L	Exam Paper, 60 min	40%
	TOTAL	32	32	30	32	32	30.4	32	9.6	1680.5	4032			

Note

Explanation:

L: Lecture

S: Seminar

P: Practice

T Tutorial

1 SKS = 1,6 ECTS

Sharia Banking

The curriculum of the Sharia Banking study programme is strategically designed to equip graduates with the competencies required to excel in their respective fields. Graduates are prepared to pursue careers as practitioners in Sharia financial institutions from both banking and non-banking sectors as well as Sharia financial consultants, Sharia start-up entrepreneurs, and professionals in government institutions such as bank Indonesia, the financial services authority, and ministries related to Islamic finance.

To achieve these graduate profiles, the curriculum is structured considering relevance. It is delivered by academic lecturers with strong theoretical foundations and practitioner lecturers from both local and international backgrounds, creating a learning environment that integrates theory with practical application. This approach enables students to develop the skills necessary to address complex challenges in sharia banking at a professional level.

The curriculum spans eight semesters, comprising 62 courses and totalling 146 credits. The credit distribution is as follows: university-wide compulsory courses (16 credits), faculty-level compulsory courses (25 credits), study programme-specific courses (96 credits), and elective and specialisation courses (9 credits). A detailed mapping of the curriculum structure is presented in the course distribution table below.

Figure 14: Curriculum of Sharia Banking

Course Code	Course Name	Credit units 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			
M1	Module 1 : Semester 1	32								233,40	560,00			
APSA110012	Religious Education	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA110022	Pancasila	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA110032	Indonesian Language	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA110042	English	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA120012	Arabic Language	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA120022	Computer	3,2								23,34	56,00	P	Practice	40%
APSA130013	Introduction to Management & Business	4,8								35,01	84,00	L	Exam Paper, 60 Min	40%
APSA130022	Banking Basics	3,2								23,34	56,00	L	Exam Paper, 60 Min	40%
APSA130033	Basic Accounting	4,8								35,01	84,00	L	Exam Paper, 60 Min	40%
M2	Module 2 : Semester 2		28,8							210,06	504,00			
APSA210052	Civic Education		3,2							23,34	56,00	L	Exam Paper, 60 Min	40%
APSA210062	Worship in Islam and Islamic Commercial		3,2							23,34	56,00	L/P	Exam Paper, 60 Min	40%
APSA220032	Philosophy of Science		3,2							23,34	56,00	L	Exam Paper, 60 Min	40%
APSA220042	Tahsin Al Quran		3,2							23,34	56,00	L	Exam Paper, 60 Min	40%
APSA220052	Conversation		3,2							23,34	56,00	P	Exam Paper, 60 Min	40%
APSA230043	Islamic Microeconomics		4,8							35,01	84,00	L	Exam Paper, 60 Min	40%
APSA230052	Islamic Banking		3,2							23,34	56,00	L	Exam Paper, 60 Min	40%
APSA230063	Financial Mathematics		4,8							35,01	84,00	L	Exam Paper, 60 Min	40%
M3	Module 3 : Semester 3			32						233,40	560,00			
APSA310072	Muhammadiyah Studies			3,2						23,34	56,00	L	Exam Paper, 60 Min	40%
APSA320062	Entrepreneurship			3,2						23,34	56,00	L/S	Exam Paper, 60 Min	40%
APSA330073	Islamic Macroeconomics			4,8						35,01	84,00	L	Exam Paper, 60 Min	40%
APSA330083	Sharia Accounting			4,8						35,01	84,00	L	Exam Paper, 60 Min	40%
APSA330092	Islamic Financial Institutions			3,2						23,34	56,00	L	Exam Paper, 60 Min	40%
APSA330102	Islamic Economic Fiqh			3,2						23,34	56,00	L	Exam Paper, 60 Min	40%
APSA330113	Statistics			4,8						35,01	84,00	P	Exam Paper, 60 Min	40%
APSA330123	Islamic Bank Accounting			4,8						35,01	84,00	L	Exam Paper, 60 Min	40%

M4	Module 4 : Semester 4				32					233,40	560,00			
APSA410082	Islam and Science and Technology				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA430133	Monetary and Fiscal Economics				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA430142	Sharia Banking Law & Design				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA430152	Taxation				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA430163	Islamic Banking & Finance Research Methodology				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA430172	Digital Economy				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA430183	Digital Marketing Skills				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA430193	Islamic Banking Management				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
M5	Module 5 : Semester 5					28,8				210,06	504,00			
APSA550203	Non-Bank Islamic Financial Institution and Instruments				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA550212	Islamic Banking Risk Management				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA550222	Human Resource Management				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA550232	Sharia Business Communication				3,2					23,34	56,00	L	Exam Paper, 60 Min	40%
APSA550243	Financial Report Analysis				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA550253	Mini Banking & Excellent Service				4,8					35,01	84,00	L/T	Practice	40%
	Optional Course				4,8									
	List Of Optional Course													
APSA550013	International Finance and Banking				4,8					35,01	84,00	L	Exam Paper, 60 Min	40%
APSA550023	Islamic Financial Accounting											L	Exam Paper, 60 Min	40%
M6	Module 6 : Semester 6						27,2			198,39	476,00			
APSA650072	Writing Scientific Papers						3,2			23,34	56,00	P	Project Essay	40%
APSA650272	Islamic Banking Management Information System						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%

APSA650283	Auditing						4,8			35,01	84,00	L/T	Exam Paper, 60 Min	40%
APSA650292	Bank Asset Liability Management						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
APSA650262	Industrial Halal Management						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
APSA650303	ZISWAF Management						4,8			35,01	84,00	L	Exam Paper, 60 Min	40%
	Optional Course						4,8			35,01	84,00			
	List Of Optional Course													
APSA650033	Sharia Capital Market						4,8				84,00	L	Exam Paper, 60 Min	40%
APSA650043	Cost Accounting									35,01		L	Exam Paper, 60 Min	40%
M7	Module 7 : Semester 7							32		233,40	640,00			
APSA750333	Business Feasibility Study						4,8			35,01	84,00	L	Practice	40%
APSA750083	Community Service Program						4,8			35,01	84,00	P	Project Essay	40%
APSA750092	Astronomy						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
APSA750102	Contemporary Sufism						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
APSA750313	Internships						4,8			35,01	84,00	P	Project Essay	40%
APSA750323	Islamic Bank Financing Management						4,8			35,01	84,00	L	Exam Paper, 60 Min	40%
APSA750342	Operational Management						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
APSA750352	Islamic Financial Management						3,2			23,34	56,00	L	Exam Paper, 60 Min	40%
M8	Module 8 : Semester 8							20,8		151,71	364,00			
APSA820114	Thesis								6,4	46,68	112,00	T/S	Project Essay/Final Report	40%
APSA830373	Budgeting								4,8	35,01	84,00	L	Exam Paper, 60 Min	40%
APSA830363	Portopolio Theory and Investment Analysis								4,8	35,01	84,00	L	Exam Paper, 60 Min	40%
	Optional Course								4,8					
	List Of Optional Course													
APSA840063	MSME Development Strategy and Policy								4,8	35,01	84,00	L	Exam Paper, 60 Min	40%
APSA840053	Corporate Governance											L	Exam Paper, 60 Min	40%
	TOTAL	32	28,8	32	32	28,8	27,2	32	20,8	1703,82	4168			

L: Lecture
 S: Seminar
 P: Practice
 T: Tutorial

3.1.2 Rationale for degree and programme name (Asterisk Criterion)

Accounting

The title given to graduates is in accordance with Ministry of Research, Technology and Higher Education (Kemenristekdikti) Decree Number 257/M/KPT/2017 is "Bachelor of Accounting (S.Ak.)". To obtain this degree, students must pass core accounting courses such as Introduction to Basic Accounting and Basic Accounting Practicum (1st & 2nd semester), Intermediate Financial Accounting I & II (3rd & 4th semester) and Advanced Financial Accounting I & II (5th & 6th semester). Apart from that, students are also required to pass selected study programme courses according to the concentration taken in sixth and seventh semester.

Management

Based on the Decree of the Indonesian Ministry of Research, Technology and Higher Education (Kemenristekdikti) Number 257/M/KPT/2017, the title given to management graduates is "Bachelor of Management (S.M.)". This degree has been adapted to the aim of the study programme, namely to produce professional Management Bachelors as experts in human resource management, finance, marketing and banking analysts who are committed to the values of Al Islam and Muhammadiyah with skills as managers and entrepreneurs.

Sharia Business Management

The Sharia Business Management Study Programme at the undergraduate level (Bachelor Degree) is awarded the title "Bachelor of Economics (S.E.)" in accordance with the Decree of the General Director of Islamic Education Number 6007 of 2017. This title is also in accordance with the curriculum content and graduate profile.

To support the objective of study programme to produce graduates in accordance with the academic degrees awarded, the study programme determines relevant courses according to basic knowledge.

Sharia Banking

The Sharia Business Management Study Programme at the undergraduate level (Bachelor Degree) is awarded the title "Bachelor of Economics (S.E.)" in accordance with the Decree of the General Director of Islamic Education Number 6007 of 2017. This title is also in accordance with the curriculum content and graduate profile.

To support the aim of study programme to produce graduates in accordance with the academic degrees awarded, the efforts made by the study programme are to provide relevant courses according to the scientific field.

3.1.3 Integration of theory and practice (Asterisk Criterion)

All four programmes

In the seventh semester, there is an internship as well as a community service programme, which highlights practical learning.

Accounting

In the Accounting Study Programme, curriculum, theory and practice form a unity to shape student skills. In general, all students are expected to have the skills to prepare company financial reports. To strengthen graduate profiles, graduate competencies are adjusted to graduate learning outcomes based on their chosen concentration. The programme formulated five practical objectives, of which aspects were taught in several courses, some of them

categorised as being more practical, others more theoretical. One example is the skill to be able to prepare a financial report, where you have to be able to prepare technology-based financial reports for companies and non-profit organisations. Five courses were listed, which cover theoretical aspects (Introduction to Basic Accounting, Intermediate Financial Accounting, Advanced Financial Accounting, Accounting Theory) and two courses cover practical aspects (Basic Accounting Practicum, Computerized Accounting) of this practical learning objective. Further practical objectives of the programme which cover the integration of theory and practice include the ability to operate financial information systems for technology-based companies, conduct audits of financial statements for both private and public sector organisations, prepare and finalise fiscal financial reports using both manual and electronic methods, and perform financial accounting processes for government bodies and non-profit organisations.

In the second semester, there are two courses, which combine theoretical and practical elements: Computerised Accounting and Basic Accounting Practicum. In the seventh semester, there is an accounting internship. Within the optional courses possible to choose in semester 7 (see chapter 3.1.1), every track offers an additional practicum.

Management

The Management Study Programme has outlined four practical objectives. One of the core objectives is developing the ability to manage both commercial and social entrepreneurial ventures. It is achieved through a blend of theoretical instruction and practical courses such as Entrepreneurship, Business Plan, and Business Development. The management programme has a Business Computer course in the second semester teaches Microsoft Excel so that students are able to calculate profit volume cost analysis and PPh (Income Tax) article 21. The course Business Plan Planning & Development in the fourth semester combines theoretical and practical elements. This course discusses and explains concepts related to global business environment analysis, competitor characteristics and level of competition in the business environment, market access, financial issues; and turning ideas into reality. In this way, students can apply it in the form of a Business Plan. The final thesis as to be based on practical learning, therefore the programme also considers the two courses, which teach research methodology (fifth and sixth semester) as practical courses.

Sharia Business Management

The programme curriculum is aligned with job market demands by integrating both theoretical and practical knowledge. This ensures that students acquire the competencies needed to succeed in their professional fields. The programme outlines five practical objectives, each supported by a combination of theoretical and practical courses.

Theoretical and practical courses are systematically integrated into the study programme's curriculum in a structured and well-planned manner. These components complement each other in shaping the students' qualification profiles. For instance, the ability to apply Sharia principles in business is reflected in the practical objective of integrating those principles across all business aspects. This competency is developed through theoretical courses such as Introduction to Sharia Management, Introduction to Sharia Business, Islamic Economic Fiqh, and Sharia Human Resources Management, while its practical application is taught in the course Management of Zakat, Infaq, and Waqf. The programme has two practical courses in the first semester: Introduction to Accounting develops students' ability to think critically, logically, and creatively while mastering accounting processes and preparing accurate

financial reports based on PSAK standards³⁷ to support sound decision-making in Sharia Business Management. In the course Money Markets and Sharia Capital Markets students have to create a blog and video publications related to the development of the money market and sharia capital market. The Sharia Accounting course, taught in semester 2, provides students with practical skills in applying Sharia-compliant accounting principles and standards within financial institutions and business entities, emphasising real-world analysis and application in various Islamic financial contexts. The Economics and Business Mathematics course in semester 3 equips students with practical mathematical techniques to model and solve real-world economic and business problems within the framework of Sharia principles, emphasising their direct application in strategic decision-making. The Entrepreneurship course in the Sharia Business Management Study Programme aims to provide an in-depth understanding of the basic concepts of entrepreneurship in the context of sharia business. The course gives students the possibility to apply the concept of Sharia in entrepreneurship and become entrepreneurs in accordance with sharia principles themselves. In the fifth semester, there is the choice between Islamic Micro Enterprises and Portfolio Theory and Investment, both practical in their nature. In the sixth semester Budgeting is primarily a practical course. In the seventh semester a Professional Skill development course aims to provide students with direct practical experience in Sharia financial institutions. Through Professional Skill Developments, students are expected to be able to apply the knowledge and skills they have learned in the real world, as well as expand their professional network.

The Business Research Methodology course discusses the basic concepts and understanding of scientific research, especially in the business sector, various research methods, research processes, understanding data and the process of collecting it, data analysis, and writing proposal reports and research results. There is a second course Journal Article Writing in semester 6, which focuses on preparing students for writing the Thesis, while being based on practical aspects. All in all, the Sharia Business Management Programme has around 20 courses, which are classified as practical.

Sharia Banking

The programme's curriculum integrates theoretical and practical knowledge by formulating five practical objectives. For instance, students gain skills in knowing Sharia financial products, services and transactions in accordance with sharia principles. The practical objective says that students should be able to analyse Sharia financial products, services and transactions in accordance with Sharia principles in Sharia banks, non-bank and non-profit financial institutions. There are quite a lot of courses covering this aspect in theory, like Sharia Banking, Sharia Financial Institutions, Non-Bank Sharia Financial Institutions and Instruments, Industrial Halal Management and ZISWAF Management. In the course Digital Marketing Skills, the students can learn about this objective practically. In the seventh semester, there is a compulsory internship as well as a compulsory community service module. The fifth skill is to educate the public about Sharia finance. The practical objective is being able to provide understanding of sharia finance to the public and sharia financial institutions. The Sharia Banking programme has a computer course in the first semester. The same Computer course (Word, Excel, PowerPoint Practicum) from the Sharia Business Management programme is also taught in Sharia Banking. The Statistics in Sharia Banking Context course in the third

³⁷ PSAK stands for Pernyataan Standar Akuntansi Keuangan, or Statements of Financial Accounting Standards, which are the official accounting standards used in Indonesia. These standards are issued by the Indonesian Financial Accounting Standards Board (DSAK-IAI) and serve as the foundation for financial reporting across various sectors in the country.

semester equips students with a comprehensive understanding of statistical concepts and methods, such as probability distributions, hypothesis testing, regression, and multivariate analysis. At the same time, it is emphasising their practical application in Sharia banking through case studies, data analysis using SPSS and Minitab³⁸, and a combination of lectures, exercises, and group discussions to support informed decision-making in Islamic financial operations. Also in this programme, the course Writing scientific papers in the sixth semester is seen as a practical course, because the thesis is supposed to be grounded in practical applications.

3.1.4 Interdisciplinary thinking

Accounting

In order for students to obtain the qualifications to think interdisciplinarity, the Accounting Study Programme curriculum aims to ensure that students are able to solve problems, not only focusing on the field of accounting, but also able to solve problems that occur in society outside the field of accounting, such as problems in the field of financial management, Sharia business development, and village financial management. The study programme also provides students with the opportunity to apply interdisciplinary thinking by means of scientific practice in order to have direct experience in the world of work through internships and research activities at various agencies such as the Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia, Governor's Office, Mayor's Office, Bank Indonesia, Bank Mandiri, Bank Syariah Indonesia, Bank Sumut, PT Pekebunan Negara (PTPN), State Electricity Company (PLN), Regional Drinking Water Company (PDAM), PT. PELINDO, PERTAMINA and Public Accounting Firms (KAP) as well as private companies, both national and international. Apart from that, students also undertake Field Study and Community Service (KKN) in various village government offices in the regions. Students help village staff to understand the use of financial applications by providing training in using financial application of village, tax reporting applications via E-Filling and E-SPT. The following are examples of courses offered for interdisciplinary thinking.

The Accounting Study Programme draws from multiple disciplines to provide a well-rounded education. From Economics, it offers courses such as Microeconomics. From Management, students study Financial Management among other subjects. A legal perspective is covered in courses like Economic Law. In the area of Technology and Information Systems, students gain practical experience through the E-SPT Practicum. For Research and Data Analytics, the curriculum includes Accounting Research. Finally, the communication component features courses such as Behavioural Accounting.

Management

The Bachelor of Management has a curriculum not only based on management knowledge and skills but also considering other interdisciplinary elements. Several courses offered provide cross-disciplinary scientific content, so it is hoped that graduates will have knowledge from various perspectives at the national and global level. The following are examples of courses that offer a broader perspective and multidisciplinary experience:

From economics, it includes among others Microeconomics, Macroeconomics, Indonesian Economics, and International Business Economics,. The accounting component covers Basic Accounting, Taxation, Cost Accounting, and Management Accounting. From law, students study Business Law, while Ethics is addressed through Islam and Technology. The programme

³⁸ Minitab is a statistical software package widely used for data analysis, quality improvement, and Six Sigma projects. It provides tools for performing a variety of statistical tasks.

also incorporates information systems through the Management Information System course, emphasising digital tools in business operations. In the area of Research and Data Analytics, students engage with Economics and Business Statistics, Research Methods, and Management Research. Finally, the communication aspect is developed through the Business Communication course, enhancing students' ability to convey ideas effectively in professional settings.

Further activities with an interdisciplinary outlook include Student Creativity Programme, Community Service Programme, and Field Studies. In community service activities, students can apply the Regional Economic Potential course to find out the potential of an area that can increase the income of local communities. There are also extracurricular activities, which foster interdisciplinary thinking. The Himpunan Mahasiswa Jurusan Manajemen, the Management Student Association, at UMSU implements natural resource development programmes as superior edu-ecotourism destinations through a sustainable tourism approach in Suka Makmur Village, Kutalimbaru District, Deli Serdang Regency as a form of integration of theory and practice that requires interdisciplinary thinking.

Sharia Business Management

The Sharia Business Management Study Programme curriculum uses the concept of interdisciplinary thinking skills for students, the courses presented use various approaches from allied scientific perspectives related to the field of sharia business management in an integrated manner. Several courses offered provide cross-disciplinary scientific content, therefore graduates receive knowledge from various perspectives at the national and international level. The following are examples of courses that offer multidisciplinary knowledge as follows:

From economics, the programme includes courses such as Islamic Micro- economics and Macroeconomics. From accounting, students study for instance Sharia Accounting, equipping them with the skills to manage financial records and reporting in compliance with Islamic financial standards. The law component is represented by Business Law. In the area of Information Systems, students engage with Management & Business Information Systems. Data Analytics are covered through Sharia Business Analytics, Research Data Processing, and Journal Article Writing, preparing students to conduct data-driven analysis and contribute to academic and professional research. Communication aspects are developed through Business Communication.

An example of interdisciplinary thinking in student co-curricular activities is demonstrated during Community Service projects, where students apply both theoretical and practical knowledge from the Digital Marketing course by empowering MSMEs—such as PT Keloria—through the creation of affiliate marketing websites aimed at increasing sales turnover, effectively integrating business strategy, technology, and Sharia principles.

Sharia Banking

In terms of interdisciplinary thinking, the sharia banking study programme curriculum provides an integral perspective through the courses given to students, not only the basic knowledge in the banking sector but also enriched with other scientific that are multidisciplinary. The following are examples of courses that offer a broader perspective and multidisciplinary experience:

From economics, students gain foundational and advanced insights through courses such as Islamic Micro- and Macroeconomics. The accounting component Sharia Bank Accounting. From law, the programme offers Islamic Economic Fiqh, providing legal and jurisprudential

knowledge for structuring Sharia-compliant financial products. The Management discipline contributes a wide range of specialised courses, including Sharia Banking Risk Management, all of which develop strategic and operational expertise tailored to Islamic banking. In Information Systems, the course Sharia Banking Management Information System introduces students to digital tools and systems used in modern Islamic financial institutions. Research and Data Analytics are covered through Sharia Banking & Finance Research Methodology. Sharia Business Communication enhances students' ability to effectively engage with stakeholders in professional Islamic banking contexts. The Entrepreneurship component includes Entrepreneurship and Digital Marketing Skills. As a practical application of interdisciplinary thinking in the Digital Marketing course, Sharia Banking students at UMSU participated in the 2023 Independent Entrepreneurial Programme organised by the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia. Their project, titled Hilal House, involved creating and marketing hand-written batik products from Medan—covering the entire production process from design and stamping to colouring and finishing. Through business expos and strategic marketing, the team earned third place (Runner-Up 3) and was also recognised for producing the best batik product at the event.

3.1.5 Ethical aspects

All Undergraduate Programmes

The ethical aspect is considered as the most important part at UMSU in both academic and non-academic activities by the University. UMSU installed the Board of Al-Islam and Muhammadiyah (Badan Al-Islam dan Kemuhammadiyahan - BIM) to oversee ethical aspects that must be present in all academic communities (see also chapter 3.5). Every leader, lecturer and educational staff must pass Baitul Arqam as a basic ethical programme. Meanwhile, students must take and pass the Student Baitul Arqam (BAM) as a basic programme which is implemented in campus life by "The Nine Golden Habits".³⁹ The ethical aspect that must be followed by students is part of the assessment of lecturers at the Universitas Muhammadiyah Sumatera Utara consisting of aspects of discipline, appearance, politeness, ability to collaborate, ability to communicate, commitment, exemplary, enthusiasm, empathy and responsibility. This ethical aspect has been communicated to students in the course of orientation activities carried out specifically by the University and the faculties. The cultivation of ethical values is implemented through Islamic and Muhammadiyah values which are required to be implemented in everyday life.

At the study programme level, ethical aspects are implemented in teaching, research and community service. In more specific fields, students are also given knowledge regarding scientific publications which are tested for levels of plagiarism as a form of ethics, as well as systems for collecting and processing data and communicating research results through various seminars both locally, nationally and internationally. Ethical aspects are also conveyed through appeals to students about clothing ethics, socialising and manners towards the surrounding environment. The study programmes ensure that ethical aspects are well understood and implemented by students and graduates through a competency certificate issued by the UMSU's Board of Al-Islam and Muhammadiyah (BIM).

The ethical values that must be adhered to by lecturers have been stipulated in the provisions of the lecturer's code of ethics in accordance with Rector's Decree No. 1108/KEP/II.3-

³⁹ In the context of Muhammadiyah, particularly as implemented at Universitas Muhammadiyah Sumatera Utara (UMSU), the Nine Golden Habits are a set of Islamic behavioural principles designed to strengthen the spiritual and moral character of the academic community. Among them are positive thinking and behaviour, charity and social responsibility as well as community engagement.

AU/UMSU/D/2020, while the code of ethics for educational staff is regulated based on Rector's Decree No. 1107/KEP/II.3-AU/UMSU/D/2020. For students, student disciplinary regulations have been prepared based on Rector's Decree No. 1465/KEP/II.3-AU/UMSU/A/2018. Those responsible for supervising implementation and examining complaints of violations of the code of ethics are the UMSU disciplinary commission and investigation team.

3.1.6 Methods and scientific practice (Asterisk Criterion)

Accounting

The Bachelor of Accounting equips students with essential methodological and research skills in the field of accounting. This is achieved through a structured curriculum that includes a Research Methods course in the fourth semester, an Accounting Research course in the seventh semester, and is further supported by Economic and Business Statistics courses that serve as analytical tools for conducting research. In the Research Methods course, students are introduced to a range of statistical software tools commonly used in research, including SPSS, EVIEWS, SEMPLS, AMOS, and others. While in both courses students are taught to practice conducting scientific research, especially in the field of accounting. In addition, since semester 6, students have been involved in lecturer research and since semester 4, students have been participating in student research competitions at the national and international levels accompanied by supervisors. Students have the ability in the field of research as evidenced by the success of students in the Olympics of scientific writing at the international level, scientific publications in several scientific journals and at the national level getting Community Service (PkM) Grants in the field of Research which results in products such as; Shoes from Banners, Marker Ink from Natural Materials, Shoe Racks from Banners, and Bags from Gunny Sacks.

Management

The Bachelor of Management is designed to develop students' logical reasoning and research capabilities. These competencies are cultivated through a series of integrated courses: Economic and Business Statistics in the second semester provides foundational analytical tools; Research Methods in the fifth semester introduces students to key research techniques and statistical software such as SPSS, EVIEWS, SEMPLS, and AMOS; and the Management Research course in the sixth semester guides students in developing research proposals aligned with their chosen concentration for their final thesis.

To enhance statistical literacy and practical data skills, students also participate in data processing activities organised by Statistics Indonesia (BPS) in North Sumatra. Furthermore, beginning in the third semester, students are actively involved in research and community service projects alongside faculty members, as well as in academic and non-academic competitions. Through this comprehensive approach, students gain the ability to generate innovative, evidence-based knowledge grounded in ontology, epistemology, and axiology.

Sharia Business Management

The Sharia Business Management Study Programme develops students' methodological competence and research capabilities in the field of sharia business. This commitment is reflected in a curriculum that introduces research-related courses starting from the fourth semester with Statistics, followed by Business Research Methodology in the fifth semester, Journal Article Writing in the sixth semester, and Sharia Business Research Data Processing in the seventh semester. In the eighth semester, students undertake a thesis project as the culmination of their research training.

To strengthen students' research experience, the programme integrates Journal Review and Mini Research assessments across all courses. Additionally, students are encouraged to participate in independent or collaborative research activities with faculty members beginning in the fifth semester, as part of the Freedom to Learn – Independent Campus (MBKM) initiative. These research engagements are formally recognised through the conversion of course assessments into up to 20 academic credits.

Sharia Banking

The Sharia Banking Study Programme gradually builds students' methodological competence and research capabilities. This is achieved through a structured curriculum that introduces relevant courses starting from the third semester with Statistics, followed by Sharia Banking & Finance Research Methodology in the fourth semester, Scientific Writing in the fifth semester, and culminating with the Thesis course in the eighth semester.

To enhance students' practical research experience, the programme integrates opportunities for independent and collaborative research with faculty members beginning in the fourth semester, as part of the Freedom to Learn – Independent Campus (MBKM) initiative. These research activities are formally recognised through the conversion of course assessments into up to 20 academic credits.

3.1.7 Examination and final thesis (Asterisk Criterion)

All programmes

To assess the achievement of student learning outcomes as a basis for determining course graduation, the University determines two types of exams, namely the Mid-Semester Exam that is conducted in the eighth week and the Final Semester Exam which is conducted in the sixteenth week after completing twelve to 14 lectures each semester. The form of the Mid-term Semester Examination and Final Exam adapts to the learning outcomes that have been determined including the form of description, scientific papers, papers, project reports and other forms adapted by each lecturer to meet learning outcomes. Furthermore, students can take competency exams starting in fifth semester to obtain competency certificates such as Al-Islam and Muhammadiyah Competency, English (TOEFL), Entrepreneurship and Accounting Competency.

Accounting

To fulfil graduation requirements, students carry out a final assignment in the form of a thesis. The thesis is written based on independent research, carried out by students under the guidance of a supervisor. Guidelines of thesis writing can be accessed online on the faculty website⁴⁰. Students must be able to present their thesis at two stages, namely during the proposal seminar in front of the examiner lecturers and study programme leaders as well as students participating in the seminar, and during the thesis examination in front of two examiner lecturers. The assessment rubric includes writing skills, presentation, scientific understanding, understanding of the thesis and knowledge of study programme skills.

Students are declared to have passed the thesis examination if they get a minimum grade of C. If the student gets a grade below C, the student must improve the thesis according to the examiner's suggestion and carry out the thesis trial again.

Management

⁴⁰ <https://feb.umsu.ac.id/wp-content/uploads/2022/12/PANDUAN-SKRIPSI-FEB-UMSU.pdf>

An important component in ensuring students meet learning outcomes is competency assessment, the objective is to ensure that the evaluation has been carried out correctly and has achieved the learning objectives. The Bachelor of Management Programme sets standards for assessing student academic performance based on university, faculty and study programme regulations, and is documented in the Academic Guideline containing important information such as the minimum number of student attendance as a requirement for taking the final exam. Lecturers can choose the form of exam questions such as multiple choice, essay, case study and mini research.

Before graduating from the study programme, students must pass two final exams, namely a comprehensive exam and a thesis exam, the objective is to ensure the achievement of overall learning outcomes. The comprehensive exam including Management, Financial Management, Marketing Management, Human Resource Management, and Operational Management courses. The thesis trial/examination functions as a final exam for students to ensure they are able to contribute scientifically and evaluate students' ability to conduct scientific research. A thesis guideline is given to students which explains the procedures, standards and rules for writing a thesis, and students' scientific work can be published in journals. The assessment rubric includes writing skills, presentation, scientific understanding, understanding of thesis and knowledge of study programme skills

Sharia Business Management

Thesis writing guidelines for students are regulated in the Faculty of Islamic Studies Guideline of Student Thesis Writing UMSU, starting from submitting the thesis title to the Head of the Study Programme with the requirement that students have passed the Research Methodology Course and have taken a minimum of 120 credits. The final assignment assessment process is carried out in two stages, namely, the proposal seminar stage and thesis examination stage. Thesis writing is carried out under the guidance of one supervisor. During the final exam, thesis examination session is held in front of two examiner lecturers as well as the head and secretary of study programme. The assessment rubric includes writing skills, presentation, scientific understanding, understanding of thesis and knowledge of study programme skills. Students are declared have passed the thesis examination / trial, if they get a minimum grade of C. If a student gets a below C grade, the student must revise the thesis according to the examiner's suggestions and carry out the thesis examination / trial again.

Sharia Banking

The process of writing a final project as a requirement for student graduation is carried out through several stages:

1. Title Submission Process

The title application process begins with several requirements, namely: submission of a pre-research cover letter, passing statistics and research methodology courses with a minimum grade of C and showing a transcript of 120 credits, Show the Record of Internship Report Submission, Fill out the research title submission form which has been neatly typed containing three Thesis Proposal titles to be submitted to the Head of Study Programme, hold a discussion with the supervisor and if it has been approved you can continue making a research proposal

2. Submission of Research Proposal Seminar

Starting with the requirements for submitting a title by writing a proposal under the guidance of the supervisor, then the proposal must be presented and defended in front of one examiner lecturer. Students who are declared not to have passed the thesis proposal seminar are required to repeat it by fulfilling academic, administrative and financial requirements in

accordance with applicable regulations. Students who are declared to have passed with revisions will be given no later than one month to revise the thesis proposal text that has been tested. The next step is students submit the revised thesis proposal text again, to be approved by the examiner, supervisor, head and secretary of the study programme.

3. Submission to the Thesis Examination / Trial (Munaqosah Session)⁴¹

Submission for the Munaqosah trial goes through several stages, starting from registration, namely the student is registered as a student at the Faculty of Islamic Studies by completing the administrative requirements and having completed the proposal supervision process with the supervising lecturer at least four times. Students are required to present and defend their thesis in front of two examiner lecturers at the thesis examination. Students who are declared not to have passed the trial are required to retake by fulfilling academic, administrative and financial requirements in accordance with applicable regulations

The thesis assessment rubric includes writing skills, presentation, scientific understanding, thesis comprehension and knowledge of study programme skills.

Appraisal:

The curricula of all four programmes adequately reflect the qualification objectives of the respective study programme. The contents of the courses are well-balanced, logically connected and oriented towards the intended learning outcomes and graduate profiles. The areas of specialisation enable students to acquire additional competences and skills. The panel applauds the Accounting Study Programme for its exceedingly good logic and conceptual coherence. The contents of the courses consistently reflect the strategic orientation of the study programme. The four specialisations – Audit Accounting, Tax Accounting, Management Accounting and Public Sector Accounting – clearly meet the requirements of the job market. However, the panel saw room for improvement and **recommends** designing a more seamless transition from the Bachelor's to the Master's programme. This could include developing a 'fast track' option that allows high-performing students to begin Master's-level coursework during their Bachelor's studies, thereby shortening the overall time to complete both degrees. Furthermore, the panel saw that the difference between the Management and the Sharia Management programme did not seem clear to all students in the interview round with the students. Therefore, the panel **recommends** explaining to students the difference between the Management and Sharia Management programme in a clear way. The degrees awarded as well as the programmes' names correspond to the contents of the respective curriculum and programme objectives. In the course of the visitation, the experts saw that in the Management and the Sharia Business Management programme, theoretical questions are explained by means of practical examples. The criterion "Integration of Theory and Practice" was found to be particularly strong in both the Accounting and Sharia Banking programmes. In Accounting, the presence of a Tax Room—where students and university staff could receive real-world tax advice—allowed students to apply their theoretical knowledge in a practical setting. In the Sharia Banking programme, a mini bank operated on campus, where students were trained directly by bank employees in real banking procedures. These students then passed on their knowledge by training their peers in customer service roles, such as working at the bank counter, further reinforcing hands-on learning. Theory and practice are

⁴¹ In the context of Islamic higher education, a Munaqosah Session refers to the formal thesis examination or defence. During this session, students present and defend their final thesis before a panel of examiners. The term munaqosah comes from Arabic, meaning "discussion" or "debate," reflecting the academic dialogue that takes place between the student and the examiners regarding the research topic, methodology, findings, and conclusions.

systematically interrelated throughout the curricula for these two programmes. Theoretical discourse and practical application complement each other in developing the students' qualification profile.

The examples in the SER as well as the statements in the course of the interviews showed that there is evidence that all four programmes qualify for interdisciplinary thinking. However, the panel would like to **recommend** the Accounting Study Programme enhancing interdisciplinary thinking by developing a clear and cohesive strategy. One effective approach could be to integrate related courses through thematic clusters or collaborative teaching models. For instance, implementing co-teaching across complementary subjects can help students draw connections between disciplines and apply knowledge in a more holistic and practical manner.

The panel applauds UMSU for its identification and reflection of ethical aspects, which are strongly promoted and considered key competences and an integral part of the study programmes' qualification objectives. The Baitul Arqam programme as well as the communication of the "Nine Golden Habits" shows UMSU's commitment to ethical values in academic and non-academic contexts. The panel states that students acquire methodological competences in all four programmes, which enables them to do scientific work on the required level. The panel particularly commended the inclusion of a thesis component in the accounting program, considering it a highly positive aspect.

All exams, as they are defined for the courses, are suited in format and content to ascertain the intended learning outcomes. The requirements are in accordance with the desired qualification level. The exams are characterised by a wide variety of test formats. The final theses are evaluated based on previously published and coherently applied criteria, rules, and procedures. The students prove, especially in their thesis, their ability to do scientific work and the achievement of the study programme's qualification objectives.

	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)		Acc	X		
3.1.2* Rationale for degree and programme name (Asterisk Criterion)			X		
3.1.3* Integration of theory and practice (Asterisk Criterion)		ACC, Sharia B	Ma, Sharia M		
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)

Accounting

Figure 15: Modular structure of Accounting

Projected study time	8 Semesters
Number of Credit Points (CP)	147 SKS credits = 235.2 ECTS credits
Workload per CP	170 minutes
Number of modules / courses	52 courses
Time required for processing the final thesis and awarded CP	6 months Number of 6 SKS credits = 9.6 ECTS credits
The total time that students interact directly with instructors or learning materials, including lectures, seminars, tutorials, and discussion sessions	3,675 hours over 8 semesters

Curriculum Structure

The accounting study programme offers 147 SKS credits or 235.2 ECTS credits which can be completed in 7-8 semesters. The maximum study load every semester is 24 credits. The structure of the curriculum can be divided into lectures, practical work and fieldwork:

	SKS Credits	Percentage (%)	ECTS credits
Lectures	121	82.4%	193.6
Practical work	13	8.8%	20.8
Fieldwork	13	8.8%	20.8
Total	147	100%	235.2

Management

Figure 16: Modular structure of Management

Projected study time	8 Semesters
Number of Credit Points (CP)	147 SKS credits = 235.2 ECTS credits
Workload per CP	170 minutes
Number of modules / courses	52 courses
Time required for processing the final thesis and awarded CP	6 months Number of 6 SKS credits = 9.6 ECTS credits
The total time that students interact directly with instructors or learning materials, including lectures, seminars, tutorials, and discussion sessions	3,675 hours over 8 semesters

Sharia Business Management

Figure 17: Modular structure of Sharia Business Management

Projected study time	8 Semesters
Number of Credit Points (CP)	147 SKS credits = 235.2 ECTS credits
Workload per CP	170 minutes
Number of modules / courses	52 courses
Time required for processing the final thesis and awarded CP	6 months Number of 6 credits = 9.6 ECTS credits

The total time that students interact directly with instructors or learning materials, including lectures, seminars, tutorials, and discussion sessions	3,600 hours over 8 semesters
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Sharia Banking

Figure 18: Modular structure of Sharia Banking

Projected study time	8 Semesters
Number of Credit Points (CP)	147 SKS credits = 235.2 ECTS credits
Workload per CP	170 minutes
Number of modules / courses	52 courses
Time required for processing the final thesis and awarded CP	6 months Number of 6 SKS credits = 9.6 ECTS credits
The total time that students interact directly with instructors or learning materials, including lectures, seminars, tutorials, and discussion sessions	3,650 hours over 8 semesters

3.2.2 Study and exam regulations (Asterisk Criterion)

For all programmes

Lecture and exam regulations are regulated in academic guidelines set by the University. This academic guide applies to all UMSU students. The assessment of learning outcomes achieved by students throughout the undergraduate programme is converted a nine-level letter grading system ranging from A to E, including plus and minus modifiers.:

Figure 19: Letter grading system with modifiers at UMSU

Grade in Letters	Grade Range	Grade Points	Note
A	85 – 100	4.00	Special
A-	80 – 84.99	3.67	Very good
B+	75 – 79.99	3.33	Better
B	70 – 74.99	3.00	Good
B-	65 – 69.99	2.67	Quite good
C+	60 – 64.99	2.33	More than enough
C	55 – 59.99	2.00	Enough
D	50 – 54.99	1.00	Not enough
E	< 49.99	0	Fail

In line with the implementation of the 'Freedom of Independent Learning Campus' curriculum, students have the right to participate in external learning such as credit transfers. Students also take part in international internships and internship programmes at institutions, state or private. UMSU issues a diploma supplement for its students.

3.2.3 Feasibility of study workload (Asterisk Criterion)

Accounting

To produce Auditors, Tax Accountants, Management Accountants and Public Sector Accountants, the Accounting Bachelor Programme determines 52 courses or 147 credits which can be taken in 8 semesters. Each semester students can take 20 SKS credits / 32 ECTS

Credits (7-8 courses) and if they have a semester Achievement Index above three then students can take 24 credits (8-9 courses) in the following semester.

The distribution of courses for eight semesters is as follows: from the first to the sixth semester 20 SKS credits / 32 ECTS credits. In the seventh semester 19 SKS credits / 30.4 ECTS credits. In the eighth semester 8 SKS credits / 12.8 ECTS credits. In the final semester, students are focused on completing final assignments in the form of writing a thesis or other scientific work, guided by lecturers who provide guidance at least twelve times in one semester. While studying in the undergraduate accounting programme, every student has the right to receive an academic advisor who helps students overcome academic problems and ensures that students complete their studies on time and are academically successful. Formally, the academic advising process is carried out at least four times in each semester.

Management

Every student of the Bachelor of Management has the right to receive an academic advisor who helps students overcome academic problems and ensures that students complete their studies on time and are academically successful. Formally, the academic advising process is carried out at least four times in each semester. The distribution of courses covers eight semesters: from the first to the sixth semester 20 SKS credits / 32 ECTS credits. In the seventh semester 19 SKS credits / 30.4 ECTS credits. In the eighth semester 8 SKS credits / 12.8 ECTS credits. The lecture process lasted 16 meetings, 14 meetings for the face-to-face process while two meetings for evaluation in the form of Mid-term Semester Examination and Final Examination.

To ensure students complete their studies successfully and on time, the study programme prepares course lecturers according to their educational qualifications. Students have a least four meeting with their academic advisor. The thesis supervisor lecturers provide supervision at least twelve times every semester.

Sharia Business Management

The Sharia Business Management Study Programme ensures that students can complete their studies on time through the balanced distribution of courses over eight semesters. In the first second, fourth, fifth and seventh semester students take courses with 20 SKS credits / 32 ECTS credits, in the third and sixth semester 19 SKS credits / 30.4 ECTS credits, and in the eighth semester, 6 SKS credits / 9.6 ECTS credits remain. Course assignments in the Study Programme are taught in eight semesters, including Basic Courses, Theory Courses, Practical Courses in the Sharia Business Management Laboratory and Field Practice Courses (Internships).

Sharia Banking

The Sharia Banking Study Programme strives for students to complete their studies on time. This is supported by an appropriate curriculum design, namely the content of the courses offered with study duration of 8 semesters, a total of 146 credits with the following distribution: Every semester the student takes between 17 and 20 SKS Credits except in the eighth semester, where 13 SKS credits are taken.

Course assignments in the Study Programme are taught in eight semesters, including Basic Courses, Theory Courses, Practical Courses in the Sharia Business Management Laboratory and Field Practice Courses (Internships).

All programmes

Student's Workload evaluation

Students are regularly asked to evaluate the workload of their courses. They respond to the following questions using a five-point Likert scale, ranging from “Strongly Agree” to “Strongly Disagree”:

- “The workload in this course is in accordance with the number of SKS given”,
- “The time required to complete assignments in this course is realistic and does not interfere with learning activities in other courses”,
- “The reading load of the material in this course is in accordance with expectations”,
- “The exam load in this course is proportional and not excessive,
- “Overall, the workload in this course is balanced and does not cause excessive fatigue”.

MBKM

All four study programmes implement the Freedom of Independent Learning Campus Programme (MBKM) for four to six months including Certified Internship and Independent Study activities at Companies, Student Exchange at Other Universities, Teaching Campus, Field Study and Community Service. It is determined that universities provide recognition for the implementation of freedom of Independent Learning Campus Programme by converting the value of 20 SKS credits with the provision of learning for more than 16 weeks to 24 weeks.⁴²

3.2.4 Equality of opportunity

All Undergraduate Programmes

Equality of opportunity for students of the Bachelor of Accounting, Management, Sharia Business Management and Sharia Banking is guaranteed by UMSU, as stated in the UMSU Rector’s Decree concerning Guidelines of new students’ admission. All prospective students have the same opportunity to enter and complete their studies at UMSU regardless of religion, gender and race. UMSU also supports those who are economically disadvantaged to be able to continue their studies by providing scholarships from various sources such as Smart Indonesia Card (KIP), Indonesian Sharia Bank (BSI), National Amil Zakat Agency Scholarship (BCB), Smart Muhammadiyah Card (KMP), Online Scholarship Championship (OSC) and others. UMSU also prepares facilities for people with disabilities by providing the facilities and infrastructure they need. For international students, all study programmes (accounting, management, sharia business management and sharia banking) collaborate with Office of International Affairs and Cooperation to provide immigration assistance.

Appraisal:

The structure of all four programmes supports the smooth implementation of the curriculum and helps students to reach the defined learning outcomes. The programme consists of courses and assigns Credit-Points (CP) per course on the basis of the necessary student workload. Practical components, if existent, are designed and integrated in such a way that CP can be acquired. 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 which contain all necessary rules and procedures and take into account, where applicable, national requirements. The study programme is designed so that students can study for a certain time at other HEIs or do internships without any extension of their overall study time. Although the UMSU presented evidence that procedures are in place for handling exam failures, these procedures do not appear to have been effectively communicated to students. The University referenced page

⁴² This is based on the Decree of the Minister of Education and Culture Number 74/P/2021 concerning Recognition of Independent Learning Campus Programme Semester Credit Units.

26 of the Academic Guidelines (edition from 2023–24), but the relevant information could not be found there. Consequently, the HEI must demonstrate how it ensures that such procedures are clearly and consistently communicated to students. Additionally, the final grade is not supplied with either a relative grade or an ECTS grading table and there is not an overview with all courses, which the student took. The final programme-level ECTS Grading Table is required. Data should reflect the overall distribution of final graduation grades for graduates over a defined reference period of at least two years. Course-level or semester-specific data is not relevant for this purpose. Therefore, the panel states the **condition**:

a) The University ensures that all students receive an ECTS Grading Table along with their degree certificate, transcript, and Diploma Supplement upon graduation. This requirement must be stipulated in a binding document.⁴³

b) UMSU provides students with clear and comprehensive information on the University's procedures for handling exam failures, ensuring that they are fully aware of these regulations.

The feasibility of the workload of all four programmes is ensured by a suitable design of the respective curriculum, by a plausible calculation of workload, by an adequate number and frequency of examinations, by appropriate support services as well as academic and general student counselling. When reviewing the workload, the HEI also takes into account evaluation findings, including student feedback and the programme's success rate.

The panel applauds UMSU for implementing practices, which lead to equality of opportunity. The panel saw that a lot of female students enrolled (see statistical data in "Further development of the programmes"). UMSU ensures gender equality and non-discrimination. Additionally, socially disadvantaged students are supported. Students with disabilities are provided with affirmative actions concerning time and formal standards / requirements throughout the programme and examinations. Students in special circumstances, such as single parents, foreign students, students with a migration background and / or from so-called non-academic backgrounds, are particularly assisted. UMSU exceeds the benchmark, because the measures taken are periodically reviewed and adapted in accordance with the obtained results.

	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)				Condition	
3.2.3* Feasibility of study workload (Asterisk Criterion)			X		
3.2.4 Equality of opportunity		X			

⁴³ See ECTS User's Guide 2015 (pages 39-41) for an explanation of grade distribution tables.

3.3 Didactical concept

3.3.1 Logic und plausibility of the didactical concept (Asterisk Criterion)

Accounting

The Accounting Study Programme uses learning strategies that combine various learning methods. The lecturers apply a student-centred learning strategy with methods adapted to the character of the course such as group discussions, presentations, case studies, role playing, field visits, research projects, field practice and peer learning. Students shall participate actively in learning. For example, in the Introduction to Basic Accounting and Basic Accounting Practicum courses, the lecturer uses real cases as discussion material and continues directing students to play roles (as financial managers, sales, purchases, cash receipts and disbursements) in order to solve financial cases.

Apart from that, lecturers also include projects in their courses to improve students' creativity and ability to communicate with other people, and the ability to solve accounting problems using both quantitative and qualitative research methods.

The study programme also applies blended learning in its learning process with a composition of 60% -40%, where face-to-face (offline) methods and online methods are used by utilising a learning management system through e-learning applications as a means of accessing lecture material, sending student assignments and discussions online.

Management

The Management Study Programme lecturers can combine various methods such as lectures, discussions, group projects and presentations, field trips, E-Learning, case studies, role plays, reflections, research projects, and peer learning. The general model used in lectures is:

- In combination, the lecturer begins the Marketing Management course by explaining marketing concepts or theories such as marketing mix, followed by case studies by explaining real cases related to previously studied theories and using these cases as discussion material for students.
- Research, which is applied in the Management Research course where the lecturer discusses research proposals made by students related to Quantitative Research Methods and Data Analysis, Qualitative Research Methods and Analysis, the learning strategy applied by the lecturer is presentation.
- Projects, that shall improve students' creativity, ability to communicate with others, and problem-solving abilities. This method requires students to work together in groups to complete creative projects related to material they have studied before. In the Business Planning and Development course, they are given the task of making culinary or non-culinary products, then students are asked to review the products they produce in terms of quality, marketing and so on.

In its learning process, the study programme applies blended learning with a composition of 60% -40%, in face-to-face (offline) method. The study programme adopts a student-focused learning system, using various methods such as discussions, case studies, presentations and projects. Meanwhile, the study programme's online method utilises a learning management system through the E-Learning application which has been utilised by all lecturers and students. E-Learning applications are used as a means to access lecture materials and submit student assignments.

Sharia Business Management

The learning methods in Sharia Business Management combine lectures, practice and group discussions, presentations, case studies, student projects, field practice and so on. Learning activities can be carried out using blended learning via UMSU E-Learning platform. Based on this learning method, the exam material provided is only limited to testing students' understanding of the material provided and practice solving problems. Project-based learning (PjBL) is included in the advanced-level courses. For example, in the Entrepreneurship course, students have undergone lectures not only taught in theory, but also in the entrepreneurship course, students carry out practical entrepreneurial projects. Students are asked to create a business that is carried out in groups, starting from making business proposals, production activities, sales to making business reports. The exam material provided is based on solving case studies and problems adapted to the course. In the final year of study, students are directed towards research methodology, for example the Journal Article Writing course. The learning method used is more directed towards reviewing journals and compiling journals (scientific works).

Sharia Banking

To support the achievement of a graduate profile, the Sharia Banking Study Programme uses several learning methods that are adapted to the courses taught. In the first year, the focus is on student-centred learning (SCL), lecture and group discussion methods because generally the courses given are general basic courses. In the second year, case studies are included to enable students to analyse lecture materials.. The cases given to students are the most up to date, such as case studies on Islamic banking related to the Islamic Banking Law.. Furthermore, in the third year of lectures, the Project Based Learning (PjBL) learning method fosters skills such as designing lecture materials and gain knowledge about problems and the real issues faced. Activities encompass real problem solving, group work, feedback, discussion and final report. In the fourth year, students attend the Research Methodology course (learning based on research results; reviewing journals, compiling mini research and field practice). To support the learning methods used, UMSU has also prepared blended learning or distance learning, namely the use of E-Learning which has been prepared by the Learning Management System (LMS) of the University as a facility to access lecture material, discussions through discussion forums and assignments given, both independent and group assignments. Students can access the material in the form of printed teaching materials, textbooks, digital media, presentation slides, e-books, videos and journal articles. Discussions can also be carried out through discussion forums or Google Meet according to the course assignments given.

3.3.2 Course materials (Asterisk Criterion)

All programmes

As all formal study programmes in Indonesia, the four study programmes are required to adhere to both the Indonesian National Qualifications Framework (KKNI) and the National Standard of Higher Education (SN-DIKTI). The KKNI defines the levels of learning outcomes and competencies for all education sectors, while the SN-DIKTI sets the minimum academic standards that universities must follow to ensure quality and consistency in higher education.

Therefore, course and lecture materials are prepared by a team of lecturers according to the content standards in SN-DIKTI and KKNI level 6, which is the level for Bachelor programmes. Only in Sharia Business Management, a lecturer can be responsible alone for this task. The Semester Lesson Plan (RPS) is designed, compiled and regularly updated to ensure it follows

developments in management science and the latest business practices. The material is based on outcome-based methods. The form of assignments given to students is designed to encourage students to carry out further independent studies such as case studies and project-based learning.

Learning materials are presented in the form of textbooks, teaching modules, practical instructions, reference books and videos. Students can access lecturer learning material through classroom learning or the use of current technology via social media according to the learning material provided, as well as through the e-learning portal page provided by the UMSU LMS, namely learning material that has been uploaded by course lecturers, as well as discussion forums or the use of Google Meet in e-learning. elearning.umsu.ac.id.

In the process, offline and online learning activities are integrated together where the division of activities is that the lecturer explains the lecture material face-to-face, and then uploads the lecture material and assignments that have been delivered to the UMSU E-Learning platform, either Students or lecturers actively discuss the material that has been uploaded via E-Learning. Students are also required to record their attendance through the E-Learning platform.

Accounting

For the Bachelor of Accounting, the lecture materials are updated every semester in accordance with developments in science and technology and refers to the latest issues as well as lecturers' research results and research results that are in accordance with the material so that they can focus on deepening the scientific field of accounting.

Sharia Business Management

Developing course materials in the Sharia Business Management Study Programme is based on evaluating (Graduate / Programme Learning Outcomes) CPL achievements in each course, through benchmarking with other study programmes and through activities carried out with Sharia Business Management associations.

Sharia Banking

The development of teaching materials involves internal and external stakeholders, reviewers from Sharia Banking practitioners and experts from the same study programme so the teaching materials can be delivered well and also adapt to technological developments and current developments. The development of teaching materials that have been carried out by various parties is then outlined in the syllabus and Semester Lesson Plan (RPS) as a reference for lecturers and the lecturer team in the learning and teaching process.

3.3.3 Guest lecturers

Accounting

The study programme regularly involves guest lecturers in student learning process with the objective of providing students with insight into the current developments in accounting science and the role of accountants. Recently, guest lecturers were involved in public lecture activities. The Head of the North Sumatra Directorate General of Taxes (DJP) Regional Office I, Head of the Indonesian Accountants Association for North Sumatra Region, Tax Practitioners were invited to share their experiences. In the international level, guest lecturers are invited to participate in Visiting Lecture activities with lecturers from University Technology Mara (UiTM) Malaysia. Topics covered Process Costing, International Accounting, Basic Accounting,

Budget process in Government, Audit Sampling, Consolidate Financial Statements, Cash Flow Analysis and Development of Accounting Standard - Malaysia and Indonesia.

Management

Guest lecturer activities aim to broaden students' insights and share the latest information regarding business issues and trends related to management. Topics cover Consolidated Cash Flow, Segmentation, Targeting, Positioning, Technical Analysis, Strategy in action, E-Marketing, Human Resources, The Development of Islamic Banking and Finance in Europe and Italy.

Sharia Business Management

Guest lecturers are regularly invited from the University of Perlis Malaysia, which usually takes place every third semester. In this time frame, the lecturer teaches entrepreneurship courses and every fifth semester, he teaches digital marketing courses. This contribution is an integral part of the didactic concept of the Sharia Business Management study programme. Lecturers come from various occupations, which increases job opportunities for Sharia business management students and alumni thanks to the in-depth insight they gain. The following is a list topic, about which guest lecturers spoke: Entrepreneurship for Sustainable Innovation, Digital Marketing Unleashing Community Empowerment, Digital Transformation in Islamic Studies Opportunities and Challenges, Digital Transformation in Islamic Studies Opportunities and Challenges.. Speaker come from Malaysia, Cambodia, Thailand, and Italy.

Sharia Banking

Guest lecturers are regularly involved in this Sharia Banking Study Programme. Every semester the programme invites guest lecturers, professors, practitioners and scholars who teach and collaborate on lecturers. Guest lecturer activities aim to broaden students' insight and share the latest information regarding business issues and trends related to management. The following is a list of topics, about which guest lecturers spoke: Digital Marketing, Sharia Banking Asset Liability Management, Digital Marketing Unleashing Community Empowerment, Entrepreneurship for Sustainable Innovation, Digital Transformation in Islamic Studies Opportunities and Challenges. Speaker come from Japan, Malaysia, Cambodia and Italy.

3.3.4 Lecturing tutors

Accounting

Lecture Tutors in the Accounting Study Programme are carried out by senior students who are members of the Accounting Department Student Association (HMJ) and the Muhammadiyah Student Association (IMM) Faculty of Economics and Business by conducting courses (such as courses: Introduction to Accounting, Cost Accounting, Intermediate I) whose purpose is to help junior students who do not understand the lecture material and assist junior students to complete their assignments, especially in the field of accounting.

Management

The Bachelor of Management collaborates with student organisations within the faculty, namely Head Commissariat Muhammadiyah Student Association Faculty of Economic and Business (IMM PK FEB) and Management Student Association (HMJ) in conducting tutorial activities. For example, there is the Muhammadiyah Student Association (IMM) Smart Class programme where senior students provide guidance to students, both peers and juniors, who have difficulty learning quantitative subjects including Introduction to Accounting, Statistics,

Mathematics and also English. A similar activity was also carried out by Management Student Association (HMJ) where students who had received Student Creativity Programme (PKM) funding guided their friends in making Student Creativity Programme (PKM) proposals, providing tips and tricks so the proposals met the requirements to pass the funding.

Sharia Business Management

Senior students in the Sharia Business Management Study Programme are involved as teaching assistants and tutors for other students in order to help with learning. For example, senior students become peer tutors for their friends in Sharia Money & Capital Markets and Sharia Investment Management courses. This tutoring activity is carried out in Sharia Investment Gallery (GIS) Sharia Business Management laboratory which helps his friends to provide sharia capital market investment education.

Sharia Banking

In Sharia Banking Study Programme, outstanding students or senior students (seen from the grade reports every semester) can serve as peer tutors in their class to explain material that is difficult to understand to other students who do not really understand the lecture material as is done in Mini Banking & Service Excellent course is to provide explanations to other students about the operations at Mini Bank, which is a practical place for the Mini Banking & Service Excellent, English, and Digital Marketing courses.

Appraisal:

The didactical concepts of all four study programmes are described, plausible, and oriented towards the programmes' objectives. They allow for the application of different teaching and learning methods, such as, for instance, case studies or practical projects. Students are encouraged to take an active role in creating the learning process. The accompanying course materials are oriented towards the intended learning outcomes and correspond to the required qualification level. They are up to date and digitally accessible for the students. They are user-friendly and encourage students to engage in further independent studies.

Guest lecturers are invited and contribute to the students' qualification process with their special experience, either from professional practice or scientific work, but also, for example, from culture and politics. Lecturing tutors support the students in the learning process and help them develop competences and skills.

	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

3.4.1 International contents and intercultural aspects (Asterisk Criterion)

All study programmes

Internationalisation of education has become part of UMSU's strategic plan. UMSU encourages and supports every study programme to include internationalisation as an important aspect in the curriculum. International activities are fully coordinated by Office of International Affairs and Cooperation (OIC) UMSU.⁴⁴

Accounting

International content and intercultural aspects are implemented in the Accounting Study Programme curriculum referring to several international universities so that 30% of the courses offered to students are international courses. International content is presented in several courses such as International Accounting, International Taxation and International Financial Management.

To support the intercultural aspect, this programme increases international conference activities both as organisers and participants, which are attended by both lecturers and students. Apart from that, the study programme is also active in international associations such as Asean Accounting Education Workgroup (AAEW) and International Association of Economic and Business (IAEB). In addition, students are required to achieve a minimum English language proficiency equivalent to a TOEFL score of 450. The programme offers an international class (see Chapter 2 and Chapter 1.2), and regularly hosts international guest lecturers (see Chapter 3.3.3). It also facilitates credit transfer opportunities with UTiM Malaysia and encourages participation in international conferences. Faculty members engage in joint research and co-publishing with international partners. Additionally, the programme is an active member of the ASEAN Accounting Education Workgroup (AAEW) and the International Association of Economics and Business (IAEB), further strengthening its global academic network.

Management

The Bachelor of Management applies a curriculum referring to the international curriculum. References for each course use international textbooks, eBooks and international journals. International Business Economics and International Financial Management courses are in the management study programme curriculum. Meanwhile, content that reflects intercultural relations is integrated in Citizenship and Organizational Behaviour courses. Support for international aspects is provided by Faculty and University such as student exchange activities to Gwangju, South Korea international internship programme and participating in international competitions. International internship attended by two students at Gramp's UniqManufacturing Puchong Malaysia for 30 days. From this international activity, students gain international standard work experience in the fields of human resources, marketing and finance so that they can train professionalism and independence, as well as create global competitiveness.

Sharia Business Management

As part of the international content orientation for students, the Sharia Business Management Study Programme curriculum has an International Business course to enable students to master the basic concepts in international business along with various factors that can influence global business development, along with strategies in entering and compete in

⁴⁴ The office can be accessed on the link <https://oic.umsu.ac.id/>, last accessed on August 8, 2025.

international markets. Students shall be able to face challenges in the international work environment, especially in the business field. In the intercultural aspect, students of the Sharia Business Management Study Programme are able to play a role in an intercultural environment, this is manifested in International Field study and community Service (KKN) activities, International Teaching Assistance and International Internships which are held in several countries such as Malaysia, Thailand, Cambodia and Saudi Arabia. This activity takes place for approximately one month. It is hoped that students will be better prepared for challenges in the international work environment. Through practical examples, students are able to play a role in an intercultural environment.

Sharia Banking

Forms of international implementation and intercultural aspects in the curriculum can be seen from the provision of supporting courses, namely International Finance and Banking, which aims to enable students to master the basic concepts of international finance and banking along with various factors that can influence global financial development. Graduates shall enter and compete in the international market and shall be able to face challenges in the international work environment, especially in the banking sector. The intercultural aspect is also implemented through international academic activities for students, namely the implementation of Real Work Study Programmes (KKN), Internships, Visiting Lecturers, International Seminar on Islamic Studies (INSIS) Conferences and International Islamic Multidisciplinary Conferences and teaching practitioner programmes that bring in teachers from other countries like Japan and Malaysia.

3.4.2 Internationality of the student body

Accounting

The Bachelor of Accounting does not yet have international students. However, the study programme has initiated steps for internationalisation by increasing interaction with international students during visiting lectures, international conference activities and association activities involving students. Apart from that, students take part in international competitions such as accounting Olympiads and conferences. Another opportunity is also used to interact when students from foreign universities come to UMSU to study in what is called the inbound student programme.

Another step taken to encourage international diversity is the implementation of a transfer credit programme that offers courses in Introduction to Accounting, Cost Accounting, Management Accounting, Financial Report Analysis, Auditing and Public Sector Accounting.

Management

International student diversity is a university policy and is regulated in Guidelines of New Student Admissions. The Bachelor of Management currently has three international students from Thailand. The Bachelor of Management promotes international student diversity through several strategic initiatives. Scholarships are offered to attract students from various backgrounds, and the curriculum is developed through benchmarking with international institutions such as UiTM Malaysia⁴⁵ Akdeniz University, Sulaiman Demire University and

⁴⁵ <https://feb.umsu.ac.id/feb-umsu-mengadakan-benchmarking-dengan-universitas-teknologi-mara-uitm/>, last accessed on August 11, 2025.

Isparta University that are all located in Turkey.⁴⁶ The programme also partners with overseas institutions to provide international internship opportunities in Malaysia, enhancing global exposure and cross-cultural learning for students.

Sharia Business Management

The Sharia Business Management Study Programme has four foreign students from Thailand. The acceptance of international students Universitas Muhammadiyah Sumatera Utara is carried out by Office of International Affairs and Cooperation (OIC) UMSU. After international students are accepted, they are required to study Indonesian Language under the guidance of the Unit of Indonesian Language for Foreign Speakers (BIPA) at UMSU. The presence of foreign students shows that the objectives of the Sharia Business Management Study Programme are relevant to international needs.

Sharia Banking

Efforts to internationalise student diversity have been carried out in Sharia Banking Study Programme in the following formats:

1. International class in the Sharia Banking Study Programme. So far, the efforts made are to develop an international curriculum, namely referring to the IIUM Malaysia curriculum. The use of foreign languages in learning is English and Arabic.
2. Students in the Sharia Banking Study Programme carry out Field Study and Community Service (KKN) programmes in Malaysia, Thailand and Cambodia with various existing partners by producing Internship Reports and Field Study and Community Service (KKN) Reports.

International Field Study and Community Service (KKN) to three countries, namely, Thailand, Cambodia and Malaysia, also collaborates with these three countries.

3.4.3 Internationality of faculty

Accounting

The steps taken by the faculty to promote the internationalisation of lecturers begin with routinely sending lecturers to take part in international conference activities and then carrying out several internationalisation activities such as sending lecturers to study abroad. This is done to improve lecturers' abilities in foreign languages and academic culture. Later they can be used to enrich international content in study programmes. Collaborating with several foreign universities so that they can carry out visiting lectures, inviting guest lecturers, international conferences, joint research and joint publications which are useful for supporting learning for students and lecturers.

Management

The faculty's efforts to promote increasing internationalisation are carried out by the study programme, organising visiting lecturers in partnership with UITM Malaysia. Furthermore, the Faculty of Economics and Business of UMSU held the Medan International Conference on Economic And Business (MICEB) with the theme "Entrepreneurship in building the global economy in the era of society"⁴⁷ in 2023. This activity took place at the UMSU auditorium and

⁴⁶ <https://feb.umsu.ac.id/feb-umsu-telah-melakukan-program-benchmarking-dengan-3-kampus-di-turki/>, last accessed on August 11, 2025.

⁴⁷ <https://feb.umsu.ac.id/feb-umsu-menggelar-medan-internasional-conference-on-economic-and-bussiness-miceb/>, last accessed on August 11, 2025.

also online via zoom. Moreover, the faculty held an international webinar with the topic “The Development of Islamic Banking and Finance in Europe and Italy”⁴⁸ in 2022. Several lecturers are involved in research activities and publish the results in articles in reputable international journals. Lecturers of the FEB UMSU participated in the Presentation and Scientific Discussion activity at Universiti Teknologi MARA (UiTM) Melaka Branch, Malaysia in 2023. The activity, which lasted two days, was also attended by nine FEB UMSU lecturers and from various universities in Medan and Malaysia.⁴⁹

Sharia Business Management

The Faculty of Islamic Studies strives to promote internationalisation by collaborating with several international universities. Currently, the study programme already has one lecturer who has an academic degree from a foreign university. Every third and fifth semester, the study programme routinely invites guest lecturers from Perlis University Malaysia to teach the entrepreneurship course (third semester) and digital marketing course (fifth semester). Lecturers are actively involved in carrying out research and international community service activities in Malaysia and Thailand and being presenters in international seminar activities both local and international. These include participation in international seminar activities at Fathony University of Thailand which will be held in August 2023.

Sharia Banking

The Faculty of Islamic Studies, especially the Sharia Banking Study Programme, has taken several steps to support internationalisation. They have recruited lecturers with overseas qualifications, including graduates from Egypt and Sudan, namely from Al Azhar Tafahna Al Asraf University, Egypt, the Institute of Arab Research and Studies, Cairo Egypt and Omdurman Islamic University, Sudan. The programme also collaborates with foreign universities by inviting guest lecturers and practitioners with international experience, such as experts from Japanese companies and Malaysian financial institutions. Students gain global exposure through internships and field studies in Malaysia, Thailand, and Cambodia, supported by accompanying lecturers. Additionally, both students and faculty actively participate in international conferences, including the International Seminar on Islamic Studies and other events abroad, contributing to publications in international proceedings.

3.4.4 Foreign language contents

All programmes

During the on-site visit, experts learned about an initiative called “English at Sunset”, which was open to all students of UMSU. Students meet at this time for discussing topics, in which they are interested. At the end of their studies, students of regular classes must prove their English language competency by taking the TOEFL test (400) while the minimum TOEFL Score for international class students is 500. This is tested the UMSU Language Center.⁵⁰

Accounting

Foreign language integration is implemented in the learning process. This includes the use of English-language literature, the delivery of course materials in a combination of English and Indonesian during lectures, and student participation in activities such as debates and

⁴⁸ <https://feb.umsu.ac.id/feb-umsu-mengadakan-webinar-internasional/>, last accessed on August 11, 2025.

⁴⁹ <https://feb.umsu.ac.id/dosen-feb-umsu-mengikuti-kegiatan-presentation-dan-scientific-discussion/>, last accessed on August 11, 2025.

⁵⁰ This is in accordance with Rector’s Decree No. 550/KEP/II.3.AU/UMSU/F/2024.

international accounting Olympiads. Both lecturers and students are also encouraged to publish articles in international journals.

To support the realisation of foreign language content within the curriculum, the Bachelor of Accounting Programme has introduced international class sections alongside regular classes. In these international classes, all course materials and literature are delivered entirely in English.

Management

The programme requires course lecturers to use foreign language literature. For English courses (first semester), almost 80% of the materials and literature are in English. Meanwhile, for international classes, lecture materials and lecture delivery are in English. Undergraduate management programme students participate in the “Everyday-is-English-Day-Programme” at UMSU, to daily practice English.⁵¹

Sharia Business Management and Sharia Banking

The English Corner at the Faculty of Islamic Studies (FAI) UMSU is a dedicated space and initiative aimed at enhancing students' English language skills. It was officially inaugurated with support from university leadership, emphasising the importance of mastering English as a global language. The programme is part of UMSU's broader internationalisation efforts, encouraging students to engage in English-speaking activities and improve their communication for global academic and professional contexts.⁵²

Sharia Business Management

The Sharia Business Management Study Programme has courses that use literature and material in foreign languages to support the internationalisation programme of the study programme including courses in English, conversation and Arabic, as well as international business courses, these courses have references and have very good material.

This English Conversation course is specifically designed for second semester students of the Sharia Business Management Study Programme with the main aim of improving speaking and listening skills in English that are relevant to the Sharia business context. Through a variety of practical and interactive activities, students will learn effective speaking and listening techniques, including correct pronunciation, correct grammar, and business-specific vocabulary. Apart from that, students will also be taught how to participate in discussions and business meetings, so that they are able to implement effective oral communication skills in a sharia business environment.

Sharia Banking

The proportion of foreign language courses and foreign language materials (teaching materials) required are in accordance with the study programme qualification objectives. Efforts have been made in the Sharia Banking study programme, namely in the form of materials (teaching materials) which are used in English references. Use of references from both books and journals originating from English references and use of references from Arabic both from the Al-Quran and Arabic books that are relevant to the material being taught.

⁵¹ See <https://umsu.ac.id/en/umsu-launches-english-day-program/>, last accessed on August 18, 2025.

⁵² <https://fai.umsu.ac.id/peresmian-english-corner-fai-umsu/>, last accessed on August 12, 2025.

Appraisal:

International contents are an integral part of the curriculum. Students are thus prepared for the challenges in an international working environment. Through practical examples, students are enabled to act in an intercultural environment.

The panel observed that there are currently limited incentives for international students to choose Indonesia as a study destination. Despite the low number of international students, they found that the composition of the student body aligns well with the programme's concept. Nevertheless, the measures implemented by UMSU were recognised as purposeful and effective steps toward fostering internationalisation.

The faculty composition in FEB (Accounting and Management) is not yet international. However, the Faculty of Islamic Studies (FAI) and its two Sharia-related programmes have recruited some lecturers who graduated from universities abroad. Across all four programmes, lecturers are encouraged to gain international academic and professional experience, which the panel viewed as a meaningful way to build global competencies. However, they encouraged all four programmes to further strengthen their efforts by actively seeking more international faculty members. As a result, the panel **recommended** increasing the recruitment of academic staff with international backgrounds to enhance global perspectives within the teaching teams. The proportion of foreign language courses and required foreign language materials corresponds with the qualification objectives of all four study programmes.

	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)

All programmes

Since 2023, every new student is required to take part in Baitul Arqam, which is a formal educational and character development programme organised by UMSU in collaboration with the Badan Al-Islam dan Kemuhammadiyah. It serves as an initial training and cadre development programme for all incoming students. Includes Islamic teachings, worship practices, Muhammadiyah ideology, and personal development such as discipline, sincerity, and responsibility.⁵³

The UMSU Debate Society (UDS) is a student organisation at Universitas Muhammadiyah Sumatera Utara dedicated to developing debate and public speaking skills. It actively participates in regional, national, and international competitions, and has earned recognition by winning prestigious events such as the National University Debating Championship (NUDC). UDS also serves as a platform for students to engage in critical thinking, argumentation, and leadership through structured debate activities. Additionally, collaboration skills are fostered through initiatives like the Student Research and Creativity Center (SRCC)

⁵³ See <https://bim.umsu.ac.id/baitul-arqam/> and <https://kemahasiswaan.umsu.ac.id/263-mahasiswa-fk-ikuti-baitul-arqom-mahasiswa-angkatan-pertama-2023/>, last accessed on August 12, 2025.

and the Center for Entrepreneurship Innovation and Business Incubator (PUSKIBI), which regularly organise interdisciplinary group competitions in science, technology, and entrepreneurship.

Extracurricular activities organised by the Department's Student Associations (HMJ), the Muhammadiyah Student Association (IMM) help students learn how to communicate with other people, work together, and become leaders. Apart from that, competition activities such as the Selection of Outstanding Students (Pilmapres)⁵⁴, Student Creativity Programme (PKM), and Student Organisation Capacity Strengthening Programme (PPK ORMAWA) help students master multidisciplinary skills.

Additionally, community engagement activities, including Field Study and the Community Service (KKN) programme, further strengthen leadership, teamwork, and conflict management skills by placing students in real-world environments where these abilities are essential.

Activities that foster multidisciplinary competencies and skills—though not formally part of the curriculum—are also recognised in the Diploma Supplement (SKPI) issued by UMSU. Additionally, there are courses, which teach values like Al-Islam and Muhammadiyah values, entrepreneurship, and English language proficiency, which are considered essential and form the core qualifications that students must possess before graduating from a bachelor's programme.

Accounting

To develop communication, public speaking, and collaboration skills, the study programme employs case-based learning across all courses, requiring students to work in groups and present their findings in class.

Management

Enhancing students' skills in collaboration, conflict resolution, communication, and public speaking is a central focus of the study programme. These competencies are developed through various courses such as Marketing Management, Human Resource Management, Management Research, and Entrepreneurship, which incorporate group-based problem-solving assignments that are presented in class.

Sharia Business Management

Students are involved in international conference activities held by the faculty, including the international Islamic studies seminar (INSIS) which is organised by the Faculty of Islamic Studies and students are included as presenters.

Sharia Banking

The development of students' communication, public speaking, teamwork, and conflict resolution skills is supported through both coursework and extracurricular activities tailored to the study programme. Courses such as Sharia Business Communication, Digital Marketing Skills, and Sharia Banking Risk Management are designed to build these competencies through group-based assignments and presentations.

The impact of communication-focused courses is reflected in the growing student interest in developing these skills through extracurricular involvement, particularly within student organisations related to Sharia economics, such as the Islamic Economic Community (IEC).

⁵⁴ Pilmapres (Pemilihan Mahasiswa Berprestasi) is a prestigious national competition in Indonesia that honours outstanding university students for their academic excellence, leadership, and contributions to society. It is organized annually by the Ministry of Education to promote student achievement and recognize future leaders in various fields.

Additionally, the Field Study and Community Service programme (KKN) is specifically adapted to the students' academic background, placing them in communities where they must apply their disciplinary knowledge and effectively communicate with local residents to implement relevant and impactful programmes.

Appraisal:

The panel commends UMSU for its comprehensive integration of communication and public-speaking skills as well as cooperation and conflict handling into the mandatory courses of the University. The skills are trained in the programme's individual courses as well as in extracurricular activities, some of which are partly mandatory like Baitul Arqam and others elective like the UMSU Debate Society. The didactical and methodological measures used are well-suited. The acquisition of further multidisciplinary competences, such as leadership skills and broad contextual knowledge, is ensured.

		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)

All programmes

At the University level, UMSU established the Career Development & Alumni Center (CDAC) that is a career and alumni development centre.⁵⁵ Every semester the CDAC conducts career coaching and work skills workshops, in collaboration with study programmes including the Accounting and Management Study Programme. Through this cooperation, professionals and industry businesspeople are invited to hold seminars and to provide work motivation for students. CDAC also opens a Job Fair every year with objective of shortening the waiting time for each graduate and so that graduates can enter certain career fields as well as carrying out tracer studies to determine the performance of graduates.

It also regularly carries out Soft Skills Training, Career Expo and Campus Hiring activities to encourage students and graduates to be able to compete at the local level and in the global job market.

Accounting

The Bachelor of Accounting ensures that graduates have professional work skills in the field of accounting. Job skills for accounting graduates are prepared with the first step in preparing the curriculum, inviting stakeholders and several companies and associations to find out the skills needed in the world of work and designing them in the curriculum. The study programme also carries out accounting skills competency tests in collaboration with the government's Indonesian Professional Certification Authority (BNSP).

Management

⁵⁵ <https://cdac.umsu.ac.id/>, last accessed on August 12, 2025.

The Management Study Programme emphasises that graduates need to develop strong competencies to be more competitive in getting jobs. The study programme reviews the curriculum and evaluates the learning process to ensure alumni get jobs that fit their fields. Stakeholders and academics are involved in reviewing this curriculum, with the objective being that the course material taught is relevant to the needs of the job market. The results of the tracer study are used by the study programme in creating and revising the curriculum, knowing the material that must be taught and how to anticipate the needs of the dynamic world of work.

Sharia Business Management

In the Sharia Business Management Study Programme, there are courses that integrate theory and practice in order to help students develop work skills that are in accordance with the competency of the study programme, including the entrepreneurship course, where students not only study the theory of how to become an entrepreneur or businessman. Apart from receiving theoretical knowledge, students get taught practical aspects of starting their own business. In the accounting course, students are also taught how to calculate and manage company finances so that later these skills will make it easier for students to get jobs that suit their field.

Sharia Banking

The Sharia Banking Study Programme at UMSU is designed to equip graduates with the skills and competencies needed to secure employment aligned with their academic background. The curriculum combines theoretical and practical learning through courses such as Mini Banking and Service Excellence, supported by facilities like the Mini Bank Laboratory and the Sharia Investment Gallery. Practical experience is further enhanced through internships at financial institutions, both banking and non-banking, as well as certified placements in various companies, ensuring students gain real-world exposure and job-ready skills.

Appraisal:

The promotion of employability runs as a common thread of the study programme through all its courses. This happens through the integration of theory and practice (see chapter 3.1.3) and through the promotion of multidisciplinary competences and skills (see chapter 3.5). The curricula of all four programmes are designed in cooperation with external stakeholders in the area of business.

In addition, the programmes enable their students to actively apply the acquired skills in new areas of work and to develop them further, which can be seen in the entrepreneurship courses. The Sharia Banking Study Programme has a Mini Bank Laboratory and the Sharia Investment Gallery. The programmes are systematically oriented towards meeting the anticipated requirements of the dynamic job market and make use of the results of graduate evaluations. The panel applauds UMSU for its strong commitment to preparing students for employment and concludes that the criterion "Skills for Employment" clearly exceeds the established benchmark.

		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

4.1.1 Structure and quantity of faculty in relation to curricular requirements

(Asterisk Criterion)

UMSU employs full-time and part-time teaching staff. A full-time lecturer is a lecturer who carries out full teaching for one semester in a course or 16 meetings.⁵⁶ Part-time lecturers are lecturers who carry out incomplete teaching for one semester in a course or ≤ 8 meetings.⁵⁷

Figure 20: Academic and non-academic staff comparison across study programmes

	Accounting	Management	Sharia Business Management	Sharia Banking
Full-time teaching staff	46	70	22	19
Part-time teaching staff including visiting/adjunct lecturers	2	2	8	13
Total number of teaching staff	48	72	80	32
Teaching staff with professional experience	32	67	18	11
Teaching staff with international experience	1	1	-	-
Number of Professors	1	4	1	1
Number of Associate Professors	6	18	9	4
Number of Assistant Professors	39	48	12	13
Number of Senior Lecturers	7	22	10	5
Number of Lecturers	48	70	22	32
PhD holders	15	30	15	13

⁵⁶ See Rector's Decree Number: 2625/KEP/III.3-AU/UMSU/D/2018 concerning the Statutes of the Universitas Muhammadiyah Sumatera Utara.

⁵⁷ See Rector's Decree Number: 583/KEP/II.3.AU/UMSU/F/2024 concerning Determination of Criteria and Requirements for Teaching Practitioners derived from the government's of Freedom of Independent Learning Campus (MBKM) programme.

Master's degree holder	31	40	7	19
Guest lecturers	7	9	8	/
Total number of supporting administrative staff	29	29	31	31

4.1.2 Academic qualification of faculty (Asterisk Criterion)

Full-time lecturers at UMSU are required to improve their academic qualifications through lecturer certification activities (educator certificates) which are based on Minister of National Education Regulation Number 47 of 2009 and improving lecturer publications in SINTA indexed national journals, reputable international ones, national and international level conferences, IPR (Patents, Simple Patents, Copyrights, Industrial Product Designs, Appropriate Technology, Products, Works of Art, Social Engineering, Books with ISBN, book chapters). Publications produced by lecturers are rewarded in the form of incentives.

Accounting

The academic qualifications of full-time lecturers consist of one professor, six associate professors and 39 lecturers. There are 32 full-time lecturers who have teaching certificates. Lecturers have produced 414 articles in national and international journals, eleven books and 212 as presenters at national and international conferences in the last three years.

Management

The academic qualifications of full-time lecturers consist of four professors, 18 associate professors and 44 lecturers and four expert assistants. There are 32 full-time lecturers who have teaching certificates. Lecturers have produced 979 articles in national and international journals, 41 books and 588 as presenters at national and international conferences as well as 136 IPR produced in the last three years.

Sharia Business Management

The Sharia Business Management Study Programme consists of 30 lecturers, including 22 permanent lecturers and eight part-time lecturers. The Sharia Banking Study Programme has a total of 32 lecturers, comprising 19 permanent UMSU lecturers and 13 part-time lecturers. Due to overlapping subjects in their curricula, both programmes share several lecturers who possess practical experience in the field.

The academic qualifications of a full-time lecturer consist of: one professor, nine associate professors and ten lecturers and two Expert Assistants. There are 18 full-time lecturers who have teaching certificates and eleven lecturers with competency certificates. Lecturers have produced 439 articles in national and international journals, 61 books and 120 as presenters at national and international conferences in the last three years.

Sharia Banking

The academic qualifications of full-time lecturers consist of one professor, four associate professors and 13 lecturers and one expert assistant. There are eleven full-time lecturers who have teaching certificates. Lecturers also have competency certificates from the Risk Management Certification Agency (BSMR) and Qualified Internal Auditor (QIA). Lecturers also

have experience as practitioners in banks, audit committee members, and involvement in professional organisations relevant to the field of Sharia Banking. Lecturers have produced 414 articles in national and international journals, eleven books and 212 as presenters at national and international conferences in the last three years.

4.1.3 Pedagogical / didactical qualification of faculty (Asterisk Criterion)

All programmes

UMSU's dedication to improve and maintain the didactical qualification of faculty, as demonstrated by its adherence to official regulations.⁵⁸ These regulations require all lecturers to possess both academic qualifications and educational competencies, ensuring a consistent level of professionalism and instructional quality across the university. This encompasses teaching, research, and community service.

Lecturers contribute through education, research, and community service. All lecturers across the four study programmes have undergone training to strengthen their teaching capabilities. This includes training in preparing OBE-based curricula and semester lesson plans, developing learning modules, and creating assessment instruments and rubrics. Additionally, they have participated in character education and Applied Approach (AA) training, which are regularly organised by the University to enhance pedagogical techniques. To further support innovative teaching, lecturers also received training in producing instructional videos aimed at improving student engagement and learning outcomes. They also engage in training on designing effective assessments, such as question development, assessment rubrics, creating instructional videos, and developing comprehensive learning modules.

Accounting

A policy stipulates that all lecturers are required to use e-learning to support an effective and efficient learning process, such as: learning videos, materials, discussions, assignments and attendance. The learning process can be carried out online and offline (blended learning) with the provision of 60 percent face-to-face and 40 percent online.

Management

Out of the 70 permanent lecturers, 67 permanent lecturers already have an educator certificate. In the learning process activities, the study programme carries out blended learning with a minimum requirement of 60 percent face-to-face and 40 percent online, in accordance with the regulations stipulated that all lecturers are required to use e-learning for attendance, delivery of Semester Lesson Plan, material, discussions and assignments.

Sharia Business Management

Lecturers also have Character Certificate and Pedagogical Training which shows their competence in the educational process.

Sharia Banking

From the 19 full-time lecturers, eleven have the Lecturer Certification. The study programme also routinely involves lecturers taking part in training, such as AA training or improving learning technique skills, as well as textbook development activities and innovative teaching methods. This is in line with government regulations and rector regulations which emphasise the importance of lecturer competence.

⁵⁸ See Rector's Decree No. 2625/KEP/III.3-AU/UMSU/D/2018 and the Republic of Indonesia Law No. 14 of 2005.

4.1.4 Practical business experience of faculty

Accounting and Management

The programmes are supported by twelve lecturers who bring practical experience from various professional fields. Their roles include serving as assessors for the Institute of Accreditation for Economic, Management, Business, and Accounting Programmes (LAMEMBA), the National Accreditation Agency for Higher Education (BAN-PT), and for lecturer workload evaluations. In addition, they contribute as auditors, research reviewers, expert staff for SIAGA, assessors for the National Professional Certification Agency (BNSP), as well as editors and certified tax consultants. The expertise and insights gained through these professional engagements are integrated into the teaching and learning process, thereby supporting the achievement of the Accounting Study Programme's educational objectives.

Sharia Business Management and Sharia Banking

Lecturers in the programmes have professional backgrounds that combine academic expertise with practical business experience. This blend of scientific and practical knowledge integrates theory and practice in the classroom. For example, practitioners from Bank Niaga and the Sharia Economic Society (MES) teach Financial Mathematics courses. With their backgrounds, students benefit from practical insights into market dynamics and the challenges faced in the Islamic banking sector. Practitioner lecturers from the Ministry of Finance and Statistics Indonesia (BPS) West Java bring real-world knowledge to classes, particularly in courses such as Monetary & Fiscal Economics and Sharia Banking Research Methodology. A member of the North Sumatra Bank Audit Committee and the Sharia Economic and Financial Regional Committee (KDEKS) in North Sumatra provides an in-depth perspective on risk management and auditing in the Sharia banking sector when teaching Islamic Microeconomics. The Director of the Muhammadiyah Department for Zakat, Infaq, and Sadaqah Management (LAZISMU) North Sumatra offers practical insights into the importance of governance and ethics in the Islamic finance industry, especially in Corporate Governance courses. Another Associate Professor, with her background, brings expertise to the MSME Development Strategy course, providing insights into how MSMEs can grow in the digital era using a sharia-based approach.

The Halal Center and the Sharia Business Management Study Programme at Universitas Muhammadiyah Sumatera Utara (UMSU) are closely connected through their shared mission of promoting ethical, Islamic-based business practices. The Halal Center website⁵⁹ is dedicated to supporting halal product assurance at UMSU. Its main purpose is to assist micro, small, and medium enterprises (MSMEs) and other producers in obtaining halal certification through training, mentoring, research, and auditing. The Halal Center also serves as a platform for education and community outreach, promoting awareness and understanding of halal standards in accordance with national regulations. It serves as a resource for students and lecturers to apply their knowledge in real-world contexts, especially in areas like product development, entrepreneurship, and compliance with Islamic business ethics.

4.1.5 Internal cooperation (Asterisk Criterion)

All programmes

⁵⁹ <https://halalcenter.umsu.ac.id/>, last accessed on August 13, 2025.

Across all four study programmes, coordination among lecturers is maintained through regular monthly meetings focused on enhancing the learning process. Each course is supported by a teaching team that collaborates before the start of the semester to prepare comprehensive learning tools aimed at achieving the Graduate and Programme Learning Outcomes (CPL) set by the study programme. These preparations include the syllabus, Semester Lesson Plan (RPS), assignment plans, assessment rubrics, lecture contracts, and mid-term and final exam questions along with answer keys.

Beyond teaching, lecturers actively engage in collaborative research and community service activities, both independently and through funding provided by UMSU and the Ministry of Research, Technology, and Higher Education. These initiatives are aligned with the study programme's research roadmap and community service agenda. In accordance with the regulations of the Institute for Research and Community Service (LPPM), lecturers are also required to involve students in these activities. The results of research and community service are then integrated into the learning process, enriching classroom discussions and strengthening the connection between theory and practice.

Sharia Business Management

The research team of lecturers from the Sharia Business Management Study Programme implemented a Community Service Programme funded by the 2022 Kedaireka Dikti Matching Fund Grant. The project, titled Development of Digital Marketing Applications Based on Affiliate Marketing to Increase Sales Turnover of MSME Products Digitally, contributed valuable input toward the enhancement of teaching materials. As an outcome of this community service initiative, the team produced a teaching material book titled Digital Marketing: Superior Strategy in the Digital Era, which is now used to enrich lecturer resources and support the integration of practical insights into the learning process.

Sharia Banking

In addition, several lecturers also play a role in preparing the curriculum, textbooks, and are involved in special training related to the curriculum. Lecturers with practical experience were involved in preparing the curriculum and textbooks.

4.1.6 Student support by the faculty (Asterisk Criterion)

All programmes

Each lecturer is given responsibility as an academic supervisor who can monitor students' academic progress and students can consult regarding academic and non-academic problems by providing guidance and advice on every problem faced by students. Supervision activities are carried out on a scheduled basis at least four times during one semester, outside If students wish to consult, they can make a meeting agreement with the academic advisor.

Academic advisors also provide time if students wish to consult on academic and non-academic issues outside of the predetermined schedule, for example providing early warnings regarding student retention and study progress issues. Students who get C grades and D grades are given the opportunity to improve their grades (remedial) according to the specified time. The University also provides counselling rooms for students who have problems, both academic and non-academic problems. Students are very satisfied with the services provided by lecturers. This can be seen from the results of monitoring and evaluation of student satisfaction with lecturers.

There is also student support in the form of career development through Career Development and Alumni Center (CDAC), entrepreneurship development through Center for

Entrepreneurship Innovation and Business Incubator (PUSKIBII), research support through (Student Research and Creative Center (SRCC), academic mentoring, and non-academic mentoring. The University also provides counselling rooms for consultations regarding student problems with psychologists provided.

The Language Center⁶⁰ at Universitas Muhammadiyah Sumatera Utara is dedicated to supporting both students and lecturers by providing TOEFL exam services as well as professional translation and proofreading assistance.

The student dormitory complex called Rusunawa provides dormitory services specifically for female students at Universitas Muhammadiyah Sumatera Utara. The website of this body⁶¹ offers information and support related to student housing, including accommodation facilities, regulations, and application procedures for those seeking a safe living environment during their studies.

The website of the Student's Research and Creative Center⁶² is intended for students at UMSU and provides assistance services for student competitions, particularly in the fields of research and creative student initiatives. It supports students in preparing, submitting, and participating in academic and innovation-based competitions, helping them enhance their skills and gain recognition for their creative and scholarly work.

The website Koperasi Mahasiswa (Kopma)⁶³ is focused on student entrepreneurship, showcasing products developed through UMSU's research and innovation centres. It serves mainly as a promotional and informational platform for student-created goods. In contrast, the website of the Center for Innovation Entrepreneurship and Business Incubator⁶⁴ supports both students and lecturers by offering broader entrepreneurship services, including mentoring, training, and business incubation. While Kopma emphasises product visibility, PUSKIIBI is geared toward developing entrepreneurial skills and fostering a creative, independent economy within the academic community and among alumni.

Students benefit from the services offered by UMSU Press⁶⁵ by receiving professional support in compiling academic books and registering them with an ISBN, which is essential for formal publication. These services help students transform their research, theses, or creative works into officially recognised publications, enhancing their academic profiles, contributing to scholarly communication, and opening opportunities for future research, collaboration, and career development. The platform also supports internal and external stakeholders, making it a valuable resource for anyone involved in academic publishing at UMSU.

The website Fasilitas UMSU⁶⁶ is designed to support both lecturers and students at Universitas Muhammadiyah Sumatera Utara by providing access to various campus facilities that encourage academic engagement outside of formal classroom learning. These services

⁶⁰ <https://pusatbahasa.umsu.ac.id/>, last accessed on August 13, 2025.

⁶¹ <https://rusunawa.umsu.ac.id/>, last accessed on August 13, 2025.

⁶² <https://srcc.umsu.ac.id/>, last accessed on August 13, 2025.

⁶³ <https://kopmasub.umsu.ac.id/>, last accessed on August 13, 2025.

⁶⁴ puskiibi.umsu.ac.id, last accessed on August 13, 2025.

⁶⁵ <https://umsupress.umsu.ac.id/>, last accessed on August 13, 2025.

⁶⁶ <https://fasilitas.umsu.ac.id/home>, last accessed on August 13, 2025.

include spaces for meetings, discussions, workshops, and other academic-related activities, helping to increase collaboration and creativity.

The Center for Intellectual Property Processing⁶⁷ at Universitas Muhammadiyah Sumatera Utara serves both internal and external stakeholders, including students, lecturers, and researchers, by facilitating the registration and management of various forms of intellectual property. Its purpose includes supporting the registration of patents and simple patents, copyrights, industrial product designs, plant variety protections, and integrated circuit layout designs. Additionally, the centre handles intellectual property related to appropriate technology, standardised and certified products, artistic works, and social engineering innovations, helping students and academics protect and promote their creative and scientific contributions.

Appraisal:

The structure and number of the faculty of all four programmes correspond to the programme requirements and ensure that the students reach the intended qualification objectives. The faculty's composition, consisting of full-time and part-time (visiting) lecturers, guarantees that both the academic standards and the requirements of professional practice are fully satisfied. The panel commends the programmes for maintaining an excellent student-to-lecturer ratio of 1:27, which is considered highly favourable for ensuring quality education and personalised academic support.

The academic qualification of the faculty corresponds to the requirements and objectives of the study programmes. UMSU verifies the qualifications of the faculty members by means of an established procedure. Specific measures for the further qualification of the faculty members are implemented.

The pedagogical and didactical qualification of the faculty correspond to the requirements and objectives of the study programmes. UMSU verifies the qualifications of the faculty members by means of an established procedure. UMSU and the four programmes ensure that assessors are familiar with existing testing and examination methods and receive support in developing their own skills in this field. Specific measures for the further qualification of the faculty members are implemented. Some of the programmes use partly blended-learning / distance learning options, for which the faculty is qualified.

In the Accounting, the Management and the Sharia Business Management Study Programme, the practical business experience of the faculty corresponds to the requirement of the programme to integrate theory and practice. In Sharia Banking, the faculty members have above-average business experience and use them in their teaching activities as indicated in their CVs. Therefore, the panel applauds the Sharia Banking programme for it is exceedingly good practical business experience of the faculty.

The faculty members cooperate with each other for the purpose of tuning the courses towards the overall qualification objectives. Meetings of all those teaching in the programme take place regularly.

The panel applauds UMSU and the four study programmes for its student support, which is an integral part of the services provided by the faculty. It is offered on a regular basis and serves to help students study successfully. Additionally, the faculty members are available for the students outside the specified office hours as well. During the visitation, the experts gained

⁶⁷ <https://ppki.umsu.ac.id/>, last accessed on August 13, 2025.

insight into student satisfaction with their respective study programmes. The panel observed that students are fully content with the support they receive, reflecting a high level of satisfaction across the board.

	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		Sharia B	Acc, Ma, Sharia M		
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)

All programmes

The Dean is supported by the Vice Dean for Academic Affairs and Student Affairs, while financial management responsibilities are directly overseen by the Vice-Rector. The Dean and the Head of the Study Programme are assisted by a Study Programme Secretary, the Quality Assurance Unit (UPM), and educational staff.

The Head and Secretary of the Study Programme are responsible for implementing education, research, community service, and the development of Al-Islam and Muhammadiyah values. Their duties encompass planning, execution, coordination, and supervision of the Tri dharma of Higher Education and the integration of Al-Islam and Muhammadiyah principles. They also oversee curriculum development, continuous improvement of learning quality, scientific and competency development of lecturers, and the delivery of education aimed at producing graduates who meet the expected competencies.

The Dean prepares the faculty's strategic plan, outlining its goals and objectives, and develops the annual work plan and budget. Progress is reported periodically to the Rector. In practice, the Study Programme Secretary supports the Head of the Study Programme and reports directly to them.

4.2.2 Process organisation and administrative support for students and faculty

All study programmes

To support administrative activities to meet needs related to the student learning process and the administrative needs of lecturers and study programmes, the two study programmes of the Faculty of Economics and Business are assisted by 33 non-academic staff spread across several sections, namely LMS, student affairs, IT, facilities and infrastructure, laboratory assistants, operators and the administration section where they prepare the necessary administrative files for lecturers and students. The two programmes at the Faculty of Islamic Studies have 29 non-academic staff. All non-academic staff are given the opportunity to improve their academic level supported by financial assistance from the University and improve their competency according to their field by attending scheduled training. Lecturers, students and education staff are involved in various activities to provide input in decision making for curriculum reviews and VMTS reviews⁶⁸. Availability of an integrated IT system for academic purposes, as well as providing information for scholarships and the Freedom of Independent Learning Campus (MBKM), the unit handles student exchanges, teaching campuses, certified internships, young fighters, independent studies, young entrepreneurs and the Indonesian International Student Mobility Awards (IISMA).

Appraisal:

Together with the Dean and Vice Dean, the Head and Secretary of the Study Programme coordinate the activities of everyone involved in the programme and ensures that the programme runs smoothly. The programme director of the Accounting Study Programme was recognised as exceptional by the panel for his clear and effective leadership. He actively guides the development of the programme through structured methods such as focus group discussions and regular feedback from alumni. His strong commitment to continuous improvement and stakeholder engagement was particularly noteworthy and highly valued by the panel.

Faculty members and students are not only supported by the administration in the organisation of the study programmes. The administrative staff acts as a service provider for students and faculty. The administrative staff is available in more than sufficient (31 and 29 individuals for two programmes together). Decision-making processes, authority, and responsibilities are clearly defined. Teachers and students are included in the decision-making processes where their areas of work are involved. The opportunities of electronic service-support are used and supplement personal one-to-one counselling. UMSU offers the administrative staff opportunities for continuous professional development. The administrative staff acts as a service provider for students and faculty. Based on all these findings, the panel concluded that this criterion not only meets but exceeds the established benchmark.

		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)	Acc		X		
4.2.2	Process organisation and administrative support for students and faculty		X			

⁶⁸ At Universitas Muhammadiyah Sumatera Utara (UMSU), VMTS stands for Visi, Misi, Tujuan, dan Sasaran—which translates to Vision, Mission, Goals, and Objectives. It serves as the strategic foundation for academic development, guiding the implementation of education, research, and community service in alignment with Islamic and Muhammadiyah values.

4.3 Cooperation and partnerships

4.3.1 Cooperation with HEIs and other academic institutions or networks (Asterisk Criterion for cooperation programmes)

Accounting

Implementation of collaboration carried out by the Accounting Study Programme with several domestic and international universities, the Mara Technology University and the Malaysian National University, such as accounting Olympiads, student exchanges, student internships, visiting lectures, joint research, seminars, joint publications, providing service to public. Implementation of domestic collaboration is carried out with Indonesian Muslim universities, activities as resource persons, research collaboration with UNIMED and USU, Community Service collaboration with UIN and UISU.

Management

The Management Study Programme builds collaboration with domestic and international institutions, of course related to the Tri dharma of higher education. The implementation of collaboration carried out by the management study programme includes, among others, as a resource person, collaborative research and publications, visiting lectures, student exchanges. The implementation of this collaboration was carried out with several universities such as Universitas Teknologi Mara, Universitas Kebangsaan Malaysia, Universitas Muhammadiyah Aceh, Universitas DR. HAMKA and Universitas Telkom.

Sharia Business Management

The Sharia Business Management Study Programme has developed strategic collaborations with various international universities and educational institutions, including Universiti Putra Malaysia, Universiti Kebangsaan Malaysia, and the Islamic University of Minnesota, Fatony University Thailand, and network of Islamic schools in Thailand. This collaboration, which is regulated through agreements, enriches the curriculum content and raises the profile of graduates through student and lecturer exchanges, sharing of course materials, and the provision of additional courses. This collaboration not only strengthens the academic aspect but also provides an important practical perspective for students.

Furthermore, the Sharia Business Management Study Programme actively promotes this collaboration such as international conferences (INSIS) and other regular meetings, which involve various related parties in discussions for the development of study programmes. Partnerships with institutions such as Fooyin University and Nanhua University have opened up opportunities for students and lecturers to gain new insights and expand their professional networks. These initiatives ensure that students and lecturers know about the latest developments in the world of Sharia Business Management.

Sharia Banking

The Sharia Banking Study Programme develops collaboration with educational and industrial institutions at both national and international levels. Collaboration with Associations of National Bank (PERBANAS) Institute, the Djalaluddin Pane Waqf Foundation, the Association of Indonesian Sharia Finance and Banking Study Programmes, and the International Language Training Center shows a focus on the Tri dharma of Higher Education and developing language skills. Internationally, this programme partners with Universitas Teknologi Mara, Universitas

Islam Internasional Malaysia, and Universiti Malaysia Perlis in community service projects and the Tri dharma of Higher Education. Apart from that, the Sharia Banking Study Programme actively promotes collaboration in the form of international conferences such as the International Seminar of Islamic Studies (INSIS) which is held every year.

4.3.2 Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes)

Accounting

Tri dharma collaboration regarding teaching practitioners is carried out in the study programme with the financial audit agency, while the student internship programme is carried out with PT. Bank Mandiri (Persero) Tbk, PT. Pelindo1 Persero), PT. Telkom Indonesia (Persero) Tbk, PT. Wijaya Beton Tbk, PT. BNI (Persero) Tbk and the Ministry of Industry. Regular meetings are held during international seminar activities (MICEB) and during partner satisfaction surveys. Collaborations related to research was carried out with the North Sumatra Regional Research Council and the Research and Development Agency of the North Sumatra Provincial Government.

Management

The Management Study Programme has established collaborations with various government agencies and professional business entities. These partnerships support internship programmes that allow students to gain real-world work experience. Key partners include Uniq Manufacturing (Selangor, Malaysia), PT. Socfin Indonesia, PT. Pelindo (Persero), PT. Bank Mandiri (Persero) Tbk, PT. Pertamina (Persero), PT. Telkom Indonesia (Persero) Tbk, PT. Bank Syariah Mandiri, and PT. BNI (Persero) Tbk.

In addition, the programme collaborates with a partner in Thailand to provide scholarships, and with the North Sumatra Regional Police for expert staff contributions. Research collaborations have been carried out with the Deli Serdang District Government, the Oil Palm Research Centre, the Serdang Bedagai Cultural Office, the Republic of Indonesia Radio Public Broadcasting Institute (RRI) Medan, and the Research and Development Agency of the North Sumatra Provincial Government.

For practitioner-based teaching, the programme works with PT. Agro Facilities. Regular meetings are held with collaboration partners to conduct user satisfaction surveys for alumni and internship students, as well as to coordinate international seminar activities and curriculum review discussions.

Sharia Business Management

The Sharia Business Management Study Programme has succeeded in building effective collaboration with various financial institutions and sharia companies, including Bank Sumut Syariah, BRI Syariah and Bank Syariah Indonesia. This collaboration contributes directly to curriculum development and study programme implementation, strengthening both academic and practical aspects. Through this partnership, students gain valuable insight into the world of Sharia Business Management, increasing their learning experience with practical, industry-relevant knowledge. This programme also ensures that the involvement of external organisations in the study programme continues to meet high quality standards. Furthermore, the Sharia Business Management Study Programme has also carried out this collaboration through activities such as conferences and regular meetings (INSIS), which enable continuous discussions about curriculum development and graduate profiles. Partnerships with Bank Indonesia, Bank Mandiri Syariah, and the Indonesian Stock Exchange, among others, expand

opportunities for students to engage in joint projects, internships, and interactive learning experiences with industry practitioners. These initiatives not only improve the academic quality of the programme but also significantly prepare students for real challenges in their professional careers in the Sharia Business Management sector, making them industry-ready graduates.

Sharia Banking

The Sharia Banking Study Programme strengthens its education through strategic collaboration with financial institutions and corporations, both national and international. Among them are Financial Services Authority (OJK), PT Bank Aceh Syariah, PT Bank Syariah Indonesia, PT BPRS Al Wasliyah, and PT Bank Sinar Mas at the national level, as well as DerbySoft JAPAN and WWF Malaysia at the international level. This collaboration focuses on integrating academic theory with industrial practice through internships and teaching practitioners that encourage the improvement of students' qualifications and practical skills.

Appraisal:

The scope and nature of cooperation with higher education institutions, other academic bodies, and relevant networks are clearly and convincingly presented. Formal agreements underpinning these collaborations are well documented. These partnerships are actively maintained and have a tangible impact on both the design and implementation of the study programmes. All related activities contribute meaningfully to the development of students' qualifications and skills. However, the panel saw room for improvement. It **recommends** taking a more strategic approach when selecting partner universities, ensuring that collaborations align with the faculty's academic goals, programme strengths, and long-term internationalisation strategy.

Similarly, the cooperation with business enterprises and other relevant institutions is presented in a plausible and transparent manner. The underlying agreements are properly documented, and the collaborations are actively pursued. These engagements also have a direct influence on the structure and delivery of the study programmes, enhancing the practical relevance of the curricula and supporting the development of students' competencies and professional readiness.

	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

4.4.1 Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion)

All programmes

The University is equipped with robust supporting infrastructure. Wi-Fi is available campus-wide, with a capacity of 7.1 Gbps (7100 Mbps), supported by two internet providers: Telkom and Moratelindo. The Learning Management System (LMS) unit operates the eLearning platform, enabling flexible learning that can be accessed anytime, anywhere, removing barriers of distance and time. The LMS Unit also provides technical assistance to students and lecturers to facilitate online learning. Support is available online⁶⁹, by phone at 08116027502 during service hours, or in person at the BSI Office on the 2nd floor near the library (Monday to Saturday, 08:00–12:00 WIB).

Beyond digital infrastructure, the University offers a wide range of facilities to support student achievement and well-being. These include a mosque, auditorium, 13 student activity unit rooms, a language centre, the Unit of Indonesian Language for Foreign Speakers (BIPA), the Language Center Volunteer (LCV), the Student Research and Creative Center (SRCC), and the Centre for Entrepreneurship Innovation and Business Incubator (PUSKIIBI). Residential facilities include student flats, and sport facilities such as basketball and badminton courts, futsal field, and table tennis. Additional facilities include a canteen, breastfeeding room, and comprehensive health services such as general and dental clinics, Muhammadiyah Hospital, and specialist care in OBGYN, dermatology, internal medicine, and ENT.

To support student creativity and campus life, the University also provides counselling booths, band and music studios, UMSU Mart, photocopy services, six parking lots, and the Secretariat of the Muhammadiyah Student Association.

Accounting and Management

The Faculty of Economics and Business uses a dedicated building for lectures, which includes 46 classrooms, each accommodating up to 50 students. All classrooms are equipped with air conditioning, fans, whiteboards, projectors, and accessibility features for students with disabilities. Two international classrooms offer enhanced facilities, including AC, mirror boards, digital projectors, televisions, and carpeted flooring.

The faculty also features a hall with a capacity of 100 students, used for lectures, seminars, book reviews, and meetings between lecturers and students. Additionally, there are two rooms designated for proposal seminars and thesis examinations. A well-equipped reading room with internet-connected computers is available, along with a statistical data room and a student centre that supports student research and academic activities.

There are two dedicated lecturer rooms, and each floor includes separate restrooms for men and women. Free Wi-Fi access is provided for both lecturers and students. The faculty also houses a computer laboratory equipped with the MYOB application for accounting students, as well as computers adapted for students with disabilities. Additional facilities include a tax centre, a mini bank, and an English language laboratory.

To support modern learning methods, the faculty offers access to e-learning applications that enable blended learning. Several websites are also available to students, lecturers, and staff to facilitate academic and administrative activities.

Sharia Business Management and Sharia Banking Study Programme

The Sharia Business Management and Sharia Banking Study Programme offer comprehensive and state-of-the-art teaching facilities, including a Mini Bank Laboratory and Sharia Investment Gallery, which provide practical experience in banking and investment

⁶⁹ <https://elearning.umsu.ac.id>, last accessed on August 12, 2025.

service practices. Classrooms are designed for comfort and effective learning and are equipped with learning support facilities in each room. The library facilities, supported by free wireless internet access and reliable technical support, create an learning environment.

4.4.2 Access to literature (Asterisk Criterion)

Universitas Muhammadiyah Sumatera Utara (UMSU) operates two main libraries located on the main campus and the postgraduate campus.⁷⁰ The website of the library⁷¹ is intended to support the academic community of Universitas Muhammadiyah Sumatera Utara by offering services such as library visitor assistance, independent book lending, book proposal lending checks, access to e-books and e-journals, and comprehensive guidance on how to use the library effectively. These libraries offer a wide range of literature in both physical and digital formats. The collections include 1,317 management book titles with 3,849 copies, 665 accounting book titles with 2,268 copies, and 155 titles related to the Sharia Business Management Study Programme with a total of 484 copies.

Access to these resources is facilitated through the UMSU Digital Library, available via the Play Store, which allows users to search for books and access e-books and online journals. The University subscribes to reputable academic databases such as ProQuest and ScienceDirect, ensuring access to high-quality international literature. For the Sharia Banking Study Programme, the library provides access to eight specialised journals, including Muqtasid, Al-Amwal, Nisbah, Al-Iqtishad, the Journal of Islamic Monetary Economics and Finance, Masharif al-Syariah, Tazkia Islamic Finance and Business Review, and the Economic Journal. These journals are available both physically and online, offering flexible access for students.

The libraries are open from Monday to Friday between 08:00 and 21:00, and on Saturdays from 08:00 to 18:00h. Facilities include a representative reading room equipped with internet-connected computers, dedicated discussion areas such as BI Corner, France Corner, and Independent India Corner for a quieter study environment, prayer rooms, gender-specific restrooms, and secure lockers. Nine certified librarians are available to provide reference services and assist users in locating relevant materials, while library volunteers offer additional support to students.

UMSU's library system is designed to provide comprehensive academic support through diverse collections, digital access, and professional assistance, ensuring that students have the resources they need to succeed in their studies and research.

Appraisal:

The quantity, quality, media, and IT facilities in the teaching rooms fully meet the standards required for the programmes. The rooms are well-equipped to accommodate students with disabilities, ensuring barrier-free access. Free wireless LAN is available for internet access via laptops. A sufficient number of group rooms is also provided.

Support services for students are clearly documented. Library opening hours are designed to meet students' needs, and access to literature, journals, and digital resources (including

⁷⁰ See <https://digilib.umsu.ac.id/>, last accessed on August 13, 2025.

⁷¹ <https://perpustakaan.umsu.ac.id>, last accessed on August 13, 2025.

electronic media and databases) is ensured. All literature essential to the study programmes is available in the libraries and regularly updated.

	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		

4.5 Additional services

4.5.1 Career counselling and placement service

All programmes

The University supports student career readiness through its Career Development and Alumni Center (CDAC).⁷² The centre offers a range of services designed to guide students and graduates in preparing for the professional world.

One of the core services is career planning guidance, which is available daily with career advisors from CDAC UMSU. This programme aims to help students and alumni plan and prepare for their future careers through personalised support and strategic advice. Following initial guidance, students are encouraged to take part in an online Job Interest Potential Test, conducted in collaboration with Klob.id,⁷³ an organisation specialising in career development. This test helps identify individual interests and talents, enabling students to align their career paths with their personal strengths.

CDAC also organises career workshops, which provide practical training in job application skills. These workshops cover topics such as writing effective application letters and CVs, preparing for psychological tests and interviews, personality development, and understanding recruitment patterns in various industries. The sessions feature insights from HR practitioners, company HR representatives, and psychologists, and are held alternately across faculties to ensure broad participation.

In addition to career-focused programmes, CDAC offers training in soft skills and entrepreneurship. These sessions emphasise the development of interpersonal competencies and entrepreneurial mindset, both of which are essential for success in today's dynamic job market.

To connect students directly with employment opportunities, CDAC hosts three types of job fairs: online job fairs, campus hiring events, and traditional job fairs. These events provide valuable networking opportunities and direct access to potential employers.

4.5.2 Alumni Activities

⁷² See <https://cdac.umsu.ac.id/>, last accessed on August 13, 2025.

⁷³ Klob.id is an Indonesian career development platform that helps individuals discover their professional interests and potential through tools like career assessments, job matching, and guidance resources. See <https://www.klob.id/shifting-page?from=/>, last accessed on August 13, 2025.

The Faculty of Economics and Business maintains an alumni network through its association, IKA FEB.⁷⁴ Alumni engage in annual gatherings and contribute to the faculty in multiple ways, including serving as guest speakers, teaching selected courses, offering training sessions, donating materials and books, and sharing job-related information. They also provide valuable input on curriculum development and the review of the faculty's vision, mission, and objectives. Each academic year, the faculty organises a formal alumni release event to celebrate graduates and strengthen alumni ties.

The alumni organisation within the Sharia Banking Study Programme, known as IKAFAL-UMSU, plays a vital role in fostering collaboration and maintaining strong connections among graduates. Communication is facilitated through a dedicated website and WhatsApp groups. The organisation hosts a variety of activities such as reunions, social initiatives, career fairs, seminars, and charity events. These platforms allow alumni to exchange experiences, share opportunities, and continue developing their professional and personal potential.

An alumni tracking system or tracer study is also available through the Career Development and Alumni Center (CDAC), where this website provides a lot of information about career guidance services and job vacancies in various companies both at home and abroad. Where alumni provide information about job vacancies which are uploaded to the CDAD website.⁷⁵

Appraisal:

Career counselling and placement services are offered to the students and graduates to promote their employability. The HEI provides sufficient resources. The panel applauds the University and the four programmes for the alumni organisation, in which alumni activities are planned on a long-term basis, performed regularly, and are actively used for assessing and evolving the programme. Sufficient staff and resources are available for this purpose.

		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)

All programmes

Funding for the Accounting, Management, Sharia Business Management and Sharia Banking Study Programme comes from internal and external funds, internal funds are obtained from students and business charities at UMSU while funds from external sources are obtained from the government and State Owned Enterprises (BUMN) such as scholarships, publication assistance, research grants and community service, assistance for the construction of Center

⁷⁴ See <https://feb.umsu.ac.id/alumni-feb-umsu-gelar-halal-bihalal-untuk-perkuat-silaturahmi/>, and <https://feb.umsu.ac.id/category/alumni/>, last accessed on August 13, 2025.

⁷⁵ See <https://cdac.umsu.ac.id/bimbingan-karir-alumni-umsu-2024/>, last accessed on August 13, 2025.

for Entrepreneurship Innovation and Business Incubator (PUSKIIBI) building from State Owned Enterprise (BUMN). Funds from collaboration with international institutional partners such as UiTM and UNIMAP Tadika Alfikh Orchard Malaysia.

Funding comes from the management of business results managed by the University, 91% of student income and 9% of other funding, such as from government and the private sector. The University has gardens, rentals, radio, shops, clinics and other charitable businesses that are able to support funding other than that from students. Regarding the welfare of lecturers, it is also very adequate, because most of the lecturers have received lecturer certification allowances and are always able to obtain research and community service grants from the Higher Education / Ministry of Research, Technology and Higher Education in quite large amounts. This is supported by UMSU's research ranking which is currently in the Mandiri Cluster at the Ministry of Research, Technology and Higher Education, and based on the grant funds obtained mostly by UMSU lecturers. Adequacy Aspect Obtaining funds for operational funds (education, teaching and community service) is very adequate. The funds obtained are allocated for operational costs (salary costs for lecturers, employees and development of laboratory facilities, additional lecture rooms, additional learning resources and others based on faculty planning. The amount of funds obtained by the faculty is generally adjusted to the Annual Financial Budget Plan (RKT) which is submitted by the faculty at the beginning of each academic year. Efforts to increase funding have focused on participating in competitive grant programmes, building strategic collaborations with external stakeholders, and establishing study centres that generate additional income. Development in obtaining funding is also carried out by increasing the active role of lecturers to carry out professional self-development programmes through participation in educational scholarship programmes, collaboration in the field of research and community service with government agencies / institutions (other than the Ministry of Research, Technology and Higher Education) and the private sector to encourage lecturer creativity in implementing the Tri dharma of higher education, as well as increasing lecturer income and welfare.

Reports and accountability for funds are carried out in a transparent and accountable manner after each activity like reports on seminars, workshops and training activities. The reporting and accountability system for budget use is presented at the end of each fiscal year, after routine and non-routine activities have been completed. The study programmes' leaders make an accountability letter containing the activities carried out and their achievements, supported by proof of use of funds and submits it to the Dean. The faculty will then submit it together with reports from other study programmes, as a responsibility to the university. The accountability report will be evaluated and analysed by the UMSU Internal Financial Auditor, internal financial auditor, Muhammadiyah Central Leadership audit, and the PUBLIC Accounting Office which will analyse the suitability of implementation with the budget related to budget efficiency

Appraisal:

The study programmes are funded for the entire accreditation period so that students will definitely be able to complete their studies.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
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)

The quality assurance system carried out by UMSU is in accordance with national policy through the application of the concept of determination, implementation, evaluation, control and improvement (PPEPP). The scope of quality assurance is a higher education programme managed by the Muhammadiyah Association. The implementation of quality assurance has implemented the concept of continuous quality improvement which aims to ensure the satisfaction of internal and external stakeholders as well as realising transparency, efficiency and effectiveness. Implementation of quality assurance is carried out conceptually and practically. The conceptual implementers are university leaders, faculties / postgraduate studies, study programmes and existing bodies, institutions, centres or units. Practical implementation of quality assurance is carried out by the Quality Assurance Agency (BPM) at the university level, the Quality Assurance Group (GPM) at the faculty level and the Quality Assurance Unit (UPM) at the study programme level as well as internal quality auditors.

The implementer of practical quality assurance is the party determined through the Rector's decree with a periodic validity period. The practical implementer has the duty and responsibility to implement the quality assurance system contained in the main documents, namely quality policy, quality manual, quality standards, standard operational procedures and monitoring and evaluation guidelines as well as internal quality audit guidelines. The primary document results from the university development master plan, strategic plan (university and faculty) and annual work plan (university, faculty and study programme). 35 quality standards are set and enforced at the university, faculty and study programme levels as well as existing bodies. The established quality standards have key performance indicators (IKU) and additional performance indicators (IKT) resulting from internal needs and external needs, namely national and international accreditation systems as well as national and international ranking institutions (Ministry of Education and Culture Version Rating, QS Stars, AUN-QA).

The Accounting, Management, Sharia Business Management and Sharia Banking Study Programmes along with other study programmes have implemented a consistent and sustainable quality assurance system using the concept of continuous quality improvement in each academic year. Implementation of the concept of continuous quality improvement is carrying out diagnostic, formative and summative action activities as follows:

1. Stage: Determining quality standards is the activity of determining the key performance indicators (IKU) and additional performance indicators (IKT) for each quality standard at the beginning of the academic year. Determination of key performance indicators (IKU) and additional performance indicators (IKT) is based on the expected output from activities written in the study programme's annual work plan (input). Activities apply to university, faculty and existing bodies / institutions / centres / units.

2. Stage: Implementation of quality standards is the implementation of activities specified in the study programme's annual work plan. Implementation of activities is a process to produce output from input determined by the study programme. The implementation of quality standards is the beginning of risk based management activities, namely carrying out diagnostic and formative action activities for all activities that have been determined for one academic year. The time for carrying out diagnostic activities is in the third to fifth week in the beginning

of the academic year and formative activities in the sixth to eighth month in academic year. Implementation of diagnostic and formative activities carried out by head and secretary of the study programme. The implementation of diagnostic activities is carried out by reviewing the potential implementation and obstacles to the activities. Implementation of formative activities by reviewing the contribution of activities that have been determined and making changes to activities or adding other activities.

Monitoring and evaluation are conducted alongside the implementation of quality standards, beyond diagnostic and formative activities. These activities are led by the Quality Assurance Unit (UPM) and Quality Assurance Group (GPM), in coordination with relevant departments, and cover aspects such as learning processes, stakeholder satisfaction, and partnerships. Validated and reliable instruments are used, and the results are reported by the study programme to stakeholders and published on the Quality Assurance Agency (BPM) website, serving as input for achieving key performance indicators through internal quality audits.

3. Stage: Evaluation of quality standards is an activity carried out to find out how key performance indicators (IKU) and additional Performance indicators (IKT) have achieved the quality standards that apply in the study programme. The quality standards that apply to the study programme have the following scope:

1. Education (Graduate Competencies, Learning Content, Learning Process, Learning Assessment, Lecturers and Education Personnel, Learning Facilities and Infrastructure, Learning Management, Learning Financing).
2. Research (Research Results, Research Content, Research Process, Research Assessment, Research, Research Facilities and Infrastructure, Research Management, Research Financing).
3. Community Service (Results of Service, Content of Service, Process of Service, Assessment of Service, Implementation of Service, Facilities and Infrastructure for Service, Management of Service, Financing of Service).
4. Additional (Specifically Education and Teaching, Identity, Governance, Student Affairs, Collaboration, Competence of Lecturers and Staff, Finance and Assets, Academic Atmosphere, Curriculum Development and Evaluation, Innovation and Online Learning Standards).

Achievement of key performance indicators (IKU) and additional performance indicators (IKT) is the output of the study programme's annual work plan activities determined at the Internal Quality Audit Week (AMI) activities, with the implementation time being June-July with online-based implementation.⁷⁶ Determination of achievement is carried out by university lecturers who have passed Internal Quality Assurance System (SPMI) training activities and auditor training and are appointed by the chancellor as internal quality auditors. Determining achievement is carried out by analysing supporting and inhibiting factors. Determining achievement is the implementation of summative activities carried out by the study programme.

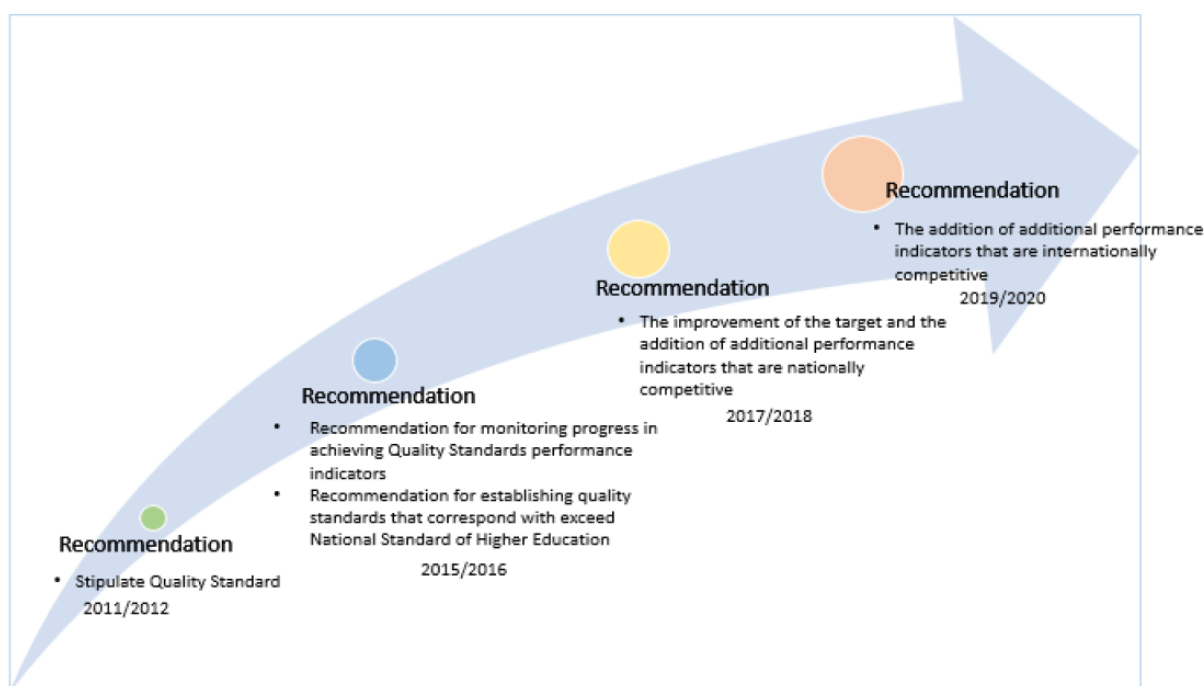
4. Stage: Standard control is an activity carried out to provide follow-up on key performance indicators (IKU) and additional performance indicators (IKT) achievements for each quality standard by analysing inhibiting factors in the study programme's annual work plan. Internal Quality Audit (AMI) results are the basis for standard control activities carried out through management review meetings (RTM). At the control stage, efforts to improve additional

⁷⁶ <https://dami.umsu.ac.id/>, last accessed on August 14, 2025.

performance indicators (IKT) achievements that are not met will be determined by involving internal and external stakeholders of the study programme.

5. Stage: Standard improvement is an activity carried out to provide follow-up on key performance indicators (IKU) and additional performance indicators (IKT) achievements in each quality standard by analysing supporting factors from the study programme's annual work plan. AMI results are the basis for increasing the key performance indicators (IKU) and additional performance indicators (IKT) of each quality standard, which is carried out through annual work meetings (RKT). At the standards improvement stage, an increase in the key performance indicators (IKU) and additional performance indicators (IKT) targets will be determined or the addition of new quality standards by involving internal and external stakeholders of the study programme. The following is a brief overview of the annual work meetings (RKT) results for study programmes in various periods:

Figure 21: Annual work meetings (RKT) results for study programmes



The homepage of Quality Assurance⁷⁷ at UMSU provides internal and external stakeholders, including students, lecturers, and institutional partners, with comprehensive access to key quality-related information. This includes documents such as the Quality Policy, Manual, Standards, SOPs, and guidelines for monitoring, evaluation, and internal audits. It also publishes reports on monitoring and evaluation, annual work plans for study programmes, faculties, and the university, management review meetings, and internal audits. Additionally, the site shares updates on accreditation status from national and independent bodies, as well as rankings from government and private institutions at both national and international levels.

⁷⁷ See <https://bpm.umsu.ac.id/>, last accessed on August 13, 2025.

5.2 Instruments of quality assurance

5.2.1 Evaluation by students

The Accounting, Management, Sharia Business Management and Sharia Banking Study Programmes and other study programmes at UMSU require students to consistently and continuously evaluate the performance of course lecturers and the performance of services provided by educational staff, faculty and university study programmes. The learning process evaluation is carried out in December and May. Student evaluations of services provided by educational staff, faculty and university study programmes are carried out from April to May. Students use the student's academic information system. The following are the types, objects and scope of evaluation instruments carried out by students:

Monitoring and evaluation activities include learning evaluations that focus on assessing student performance and progress. The main object of evaluation is the course teaching lecturer, with the scope of the instrument covering four key areas: pedagogical competence, professional competence, personality competence, and social competence.

Monitoring and evaluation activities at UMSU also include student satisfaction assessments, where students serve as the subjects of evaluation. The objects of this evaluation include education personnel, the study programme, the study workload, the faculty, and the University as a whole. The scope of the instrument used in these evaluations covers several key areas: the availability of infrastructure, facilities, and information systems; the performance of education personnel; academic services provided by faculty and study programme leadership; the new student admission system; the academic advising process; the overall academic atmosphere; and services provided by the financial bureau.

Monitoring and evaluation activities also include assessments related to thesis completion, with students serving as the subjects of evaluation. The objects of this evaluation are the final assignment services provided by the study programme, thesis supervisors, and examining lecturers. The scope of the instrument focuses on evaluating the implementation process of the final assignment, ensuring that students receive adequate support and guidance throughout their thesis work.

5.2.2 Evaluation by faculty

All programmes

UMSU asks for consistent and continuous assessment of lecturers, educational personnel, Quality Assurance Group (GPM) and Quality Assurance Unit (UPM) regarding the service processes provided in various scopes. The evaluation time is carried out at the end of the academic year, namely April to May for the evaluation of educational personnel, lecturers, and curriculum. The evaluation time for reviewing exam questions is carried out in the odd semester, in November and January and in the even semester, in April and July. The evaluation is carried out through employee information systems (lecturers and education staff) and e-learning (Quality Assurance Group and Quality Assurance Unit).

Monitoring and evaluation activities at UMSU also include assessments of satisfaction among educational personnel and lecturers, as well as reviews of exam questions. These evaluations are carried out by the Quality Assurance Group and the Quality Assurance Unit. In addition, curriculum evaluations are conducted by the same bodies to ensure academic standards and continuous improvement across study programmes.

5.2.3 External evaluation by alumni, employers and third parties

All programmes

UMSU consistently conducts external evaluations involving graduate users, alumni, and collaboration partners to assess the quality of its service processes across various engagement platforms. These evaluations are scheduled annually, typically between April and May. Feedback is collected through dedicated online platforms: the Career Development and Alumni Center website for graduates and graduate users, and the Office of International Affairs and Cooperation website for collaboration partners. The following outlines the types, objects, and scope of the evaluation instruments used in these assessments.

Monitoring and evaluation activities at UMSU also include assessments of graduate user satisfaction. In this process, graduate users serve as the subjects of evaluation, while the graduates themselves are the main object. The scope of the evaluation instrument covers several key competencies expected from graduates, including integrity, professionalism, proficiency in English, use of information technology, communication skills, teamwork, and self-development.

UMSU also conducts graduate satisfaction evaluations, with graduates serving as the subjects of assessment. The objects of this evaluation include lecturers, the study programme, the faculty, and the University. The scope of the evaluation instrument focuses on several key areas: the relevance of learning materials to current developments in the business and industrial sectors; the alignment of graduate profiles with industry expectations; the suitability of graduate competencies with job requirements; the academic atmosphere created by the faculty in relation to industry trends; and the adequacy of university-provided facilities and infrastructure in supporting professional readiness.

UMSU also conducts monitoring and evaluation activities involving collaboration partners in the areas of education, research, and community service. In these evaluations, collaboration partners serve as the subjects, while the objects of assessment include lecturers, study programmes, faculties, and the university as a whole. The scope of the evaluation instrument focuses on four key aspects: infrastructure, reliability, service quality, and discipline. These evaluations help ensure that partnerships are effective, professional, and aligned with institutional standards.

5.3 Programme documentation

5.3.1 Programme description (Asterisk Criterion)

All programmes document their activities digitally on the various information systems they have (see also Chapter 4.1.6 about Student support for some of these websites).

UMSU's Academic Information Portal⁷⁸ provides students with centralised access to essential academic services. These include graduation procedures, academic administration, and access to personal academic data. It also supports students with scheduling information and e-learning tools to enhance their academic experience. The Student Affairs website⁷⁹ serves as the official portal for the Student Affairs and Alumni Bureau of UMSU. Its main purpose is to support student development by providing information on student activities, achievements, scholarships, career guidance, and alumni engagement. These include guidance and counselling, programmes for nurturing interests, talents, and reasoning, soft skills

⁷⁸ <https://akademik.umsu.ac.id/>, last accessed on August 13, 2025.

⁷⁹ <https://kemahasiswaan.umsu.ac.id/>, last accessed on August 13, 2025.

development, and registration for academic and non-academic competitions outside the campus.

5.3.2 Information on activities during the academic year

All four programmes display study programme profile information, academic and non-academic activities, collaborative research and community service programmes and their outcomes on the study programme website. Information dissemination has been carried out consistently and continuously every week on the study programme website, email and WhatsApp Group. The following is the study programme website and email addresses:

Accounting: <https://akuntansi.umsu.ac.id/>; email: akuntansi@umsu.ac.id

Management: <https://manajemen.umsu.ac.id/>; email: manajemen@umsu.ac.id

Sharia Business Management: <https://mbs.umsu.ac.id/>; email: mbs@umsu.ac.id

Sharia Banking: <https://pbs.umsu.ac.id/>; email: perbankansyariah@umsu.ac.id

Appraisal:

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 evaluation results and the analysis on student workload, success rate, and graduate employment as well as the profile of the student population. Faculty members and students participate in the respective committees to plan and assess the quality assurance and development procedures. Responsibilities are clearly defined. Evaluation by the students is carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated to the students and provide input for the quality development process. Quality control by the faculty is carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated and provide input for the quality development process. External evaluations are carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated and provide input for the quality development process. The study programmes' content, curriculum and examination scheme have been suitably documented and published. However, the experts sees room for improvement. The panel **recommends** the programmes Bachelor of Management, Sharia Banking and Sharia Business Management updating the content of the on the homepages more regularly.

UMSU and the four study programmes regularly publish current news and information – both quantitative and qualitative – about the study programmes.

		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		

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
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 Muhammadiyah Sumatera Utara

Bachelor programmes:

1. Bachelor of Accounting
2. Bachelor of Management
3. Bachelor of Sharia Business Management
4. Bachelor of Sharia Banking

		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		Acc, Sharia B, Sharia M.	Ma		
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)		Acc	Ma, Sharia B, Sharia M.		
3.1.2*	Rationale for degree and programme name (Asterisk Criterion)			X		
3.1.3*	Integration of theory and practice (Asterisk Criterion)		Acc, Sharia B	Ma, Sharia M.		
3.1.4	Interdisciplinary thinking			X		
3.1.5	Ethical aspects		X			
3.1.6*	Methods and scientific practice (Asterisk Criterion)			X		

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
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		
3.2.2*	Study and exam regulations (Asterisk Criterion)				Condition	
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		Sharia B	Acc, Ma, Sharia M		
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					

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.2.1*	Programme Director (Asterisk Criterion)	Acc		Ma, Sharia B, Sharia M		
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		
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		