

ASSESSMENT OF TRACER STUDY REPORT AS AN EVALUATION OF DEVELOPMENT OF THE ISLAMIC BANKING STUDY PROGRAM AT UNIVERITAS MUHAMMADIYAH PROF DR HAMKA

PENILAIAN LAPORAN TRACER STUDY SEBAGAI EVALUASI PENGEMBANGAN PROGRAM STUDI PERBANKAN SYARIAH DI UNIVERITAS MUHAMMADIYAH PROF DR HAMKA

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INFORMASI ARTIKEL

Keywords:

Tracer study, Sharia Banking, Al-Islam Kemuhammadiyah.

ABSTRACT:

Tracer study is an alumni survey carried out by universities to explore information about the journey of their graduates, starting from the graduates completing their education in college until with the timing of the conduct of the survey. The purpose of the tracer study is to find out the quality of graduates produced by universities, as well as extract further information to alumni, related to career choices that are carried out as input for the improvement of the Sharia Banking study program at the University of Muhammadiyah Prof. DR HAMKA in the future. The stages passed, namely starting from the development of concepts and instruments, continued with data collection, then analysis of data that has been collected, preparation of reports on the results of tracer studies, and finally making scientific articles that can be read by academics. The study began in January to August 2022. The search was carried out to alumni of the Sharia Banking department of the Faculty of Islamic Religion, University of Muhammadiyah Prof. DR HAMKA who graduated in 2020, 2021, and 2022. The results showed that the Islamic Banking alumni who succeeded in filling in were 72 people, of which 16 were men and 56 women. The source of funds in financing college during alumni's studies comes from personal/family expenses of 93%. The learning method

that is often carried out emphasizes the use of lecture, practicum, and discussion methods. In addition, for alumni satisfaction with leaders, lecturers, and educational staff / employees, the average is in a state of satisfaction. This also has an impact on graduates of the Islamic Banking study program who easily and quickly get an appropriate and ideal job, because it is also supported by the Al Islam program Kemuhammadiyah.

Kata kunci:

Tracer study, Perbankan Syariah, AL-Islam Kemuhammadiyah

ABSTRAK:

Tracer study merupakan survei alumni yang dilakukan perguruan tinggi untuk menggali informasi perjalanan lulusannya, mulai dari lulusan menyelesaikan pendidikan di perguruan tinggi sampai dengan waktu dilakukannya survei. Tujuan dari tracer study adalah untuk mengetahui kualitas lulusan yang dihasilkan perguruan tinggi, serta menggali informasi lebih lanjut kepada alumni, terkait pilihan karir yang dilakukan sebagai masukan untuk perbaikan program studi Perbankan Syariah di Universitas Muhammadiyah Prof. DR HAMKA di masa depan. Tahapan yang dilalui yaitu mulai dari pengembangan konsep dan instrumen, dilanjutkan dengan pengumpulan data, kemudian analisis data yang telah terkumpul, penyusunan laporan hasil tracer study, dan terakhir membuat artikel ilmiah yang dapat dibaca oleh kalangan akademisi. Kajian dimulai pada Januari hingga Agustus 2022. Penelusuran dilakukan terhadap alumni jurusan Perbankan Syariah Fakultas Agama Islam Universitas Muhammadiyah Prof. DR HAMKA yang lulus pada tahun 2020, 2021, dan 2022. Hasil penelitian menunjukkan bahwa Alumni Perbankan Syariah yang berhasil mengisi sebanyak 72 orang, terdiri dari 16 laki-laki dan 56 perempuan. Sumber dana dalam pembiayaan kuliah selama masa studi alumni berasal dari pengeluaran pribadi/keluarga sebesar 93%. Metode pembelajaran yang sering dilakukan menekankan penggunaan metode ceramah, praktikum, dan diskusi. Selain itu, untuk kepuasan alumni terhadap pimpinan, dosen, dan tenaga kependidikan/pegawai rata-rata dalam keadaan puas. Hal ini juga berdampak pada lulusan program studi Perbankan Syariah yang dengan mudah dan cepat mendapatkan pekerjaan yang sesuai dan ideal, karena didukung pula oleh program Al Islam Kemuhammadiyah.

INTRODUCTION

Higher education has the obligation and responsibility to provide

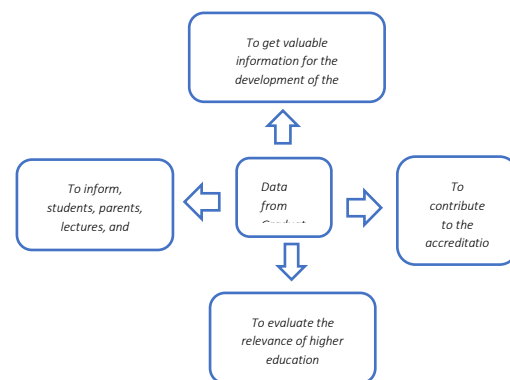
competency provision for its graduates that is relevant to the needs of the world of work. In addition to providing competence to graduates, universities

also have an obligation to facilitate and bridge graduates in entering the world of work. Graduates or alumnus are the final product of a process that exists in a university. This final product needs to know its quality and quantity. One way to find out the quality and quantity of higher education graduates is to conduct a tracking study or better known as a *tracer study* (Bakhtiar & Latif, 2017; Marisa, et al 2016).

This *tracer study* activity is one of the right ways to find out the absorption, process, and position of graduates in the world of work so that in the future higher education can prepare competencies which must be mastered by graduates and of course adjusted to the needs of the world of work. Especially the Sharia Banking study program is a study program that targets the *soft skills* and *hard skills* of graduates to be absorbed in accordance with the needs of the industrial world, both industries banking financial institutions as well as non-bank financial institutions (Setia, 2017; Renny & Sarjono, 2013; Rahim, 2017). One of the assessments made by the community on the quality of universities is to look at the reputation of their alumni in the community or in the world of work. Various alumni who succeed in their careers will have a positive impact on improving the reputation of the University of Muhammadiyah Prof. DR HAMKA in the eyes of the public. Albina & Sumagaysay (2020), and Sriyono (2009) in their research stated that with the existence of *tracer study* higher education institutions can carry out

curriculum review periodically to ensure that graduates are equipped with the knowledge, skills, and competencies required by the world of work.

Various experts explained the importance of *tracer studies* to be carried out in academics, especially the Islamic Banking study program. One of them is Schomburg (2011) which describes *tracer study* must be carried out by higher education as shown below:



Figures 1. Tracer Study Background

Includes basic explanations of method, data collection, location and time of research, type of research, analysis, and interpretation of data. State the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the results. Based on figure 1 above, information is obtained that *tracer study* activities are one of the activities to obtain important and meaningful information so that it can be used in institutional development higher education. In addition, it was also mentioned that this alumni search

activity was also used to evaluate the relevance of higher education. Furthermore, the results of the *tracer study* can be used as an information base for students, parents, lecturers and educational staff. Indonesia *tracer study* activities are also included in the higher education quality assurance process, where the results of the activities are used as one of the materials for accreditation of higher education institutions.

Muhammadiyah University Prof. DR. HAMKA in his journey has produced many graduates. Information about the existence of these graduates can be known through *tracer study* activities. Activity *tracer study* basically aims to measure the success rate of an educational institution in implementing a program that has been made based on the information of the graduate's journey, starting from when the graduate completes his education in universities up to the state of graduates at the time of the *tracer study* survey. Muhammadiyah University Prof. DR HAMKA has carried out *tracer study* activities four times, and in 2022 this will be the fifth *tracer study* activity.

In 2021, The University of Muhammadiyah Prof. DR HAMKA carried out a *tracer study* on graduates in 2016, 2017, 2018, 2019, and 2020. The implementation of the 2021 *tracer study* shows that, the alumni participation rate (*response rate*) value has met the standards requested by the ministry but is still within the minimum score measure, in graduates

in 2016 with a participation rate of 31%. Then in 2017 graduates with an n 36% participation rate. Then in 2018 graduates the participation rate was 40%. Although the level of participation has exceeded the minimum limit of the University of Muhammadiyah Prof. DR HAMKA needs to do a method or method so that the participation of graduates in *tracer study* activities can increase . The response rate considered feasible in the implementation of *the tracer study* was estimated at 50%, this illustrates only half of the characteristics and profiles of respondents. In addition to the participation of graduates in *the tracer study* activities in 2020, there were several findings related to the low foreign language skills of graduates. This *tracer study* activity is an important means for institutions to see higher education programs that have been maximized in their implementation and university programs that needs to be maximized again so that the competencies possessed by graduates of the University of Muhammadiyah Prof. DR HAMKA become better (Zulhimma, 2015; Sriyono, 2009).

The output of *tracer study* activities includes the availability of important information about the relationship between universities and the professional world of work, evaluation of various higher education outcomes, relevance and development of higher education curricula, sources of information for stakeholders (*stakeholders*), decision-making and

policymaking, and completeness of requirements for higher education accreditation. And the most important thing is that this *tracer study* activity is a database of graduates that provides information about graduates *up to date*. The information obtained further processed can provide information and *feedback* for higher education where in the course of higher education it is necessary to evaluate and improve the governance of the institution so that the quality assurance of higher education institutions is maintained.

In 2022, the Sharia Banking study program at the University of Muhammadiyah Prof. DR HAMKA carried out a *tracer study* on graduates in 2020, 2021 and several 2022 graduates. The purpose of this study is to determine alumni's personal data which includes name, gender, current residential address, updated mobile number and email address, year of graduation, year of entry, source of college funds, time to start looking for a job and so on. In addition, it also wants to obtain information about the lecture methods used, the level of satisfaction of graduate users and also related to the abilities and competencies that need to be possessed by graduates of the Islamic Banking study program. An important point that other campuses do not have is the role of Islamic values and Muhammadiyah when applied in the world of work.

METHOD

This research uses quantitative descriptive research methods to obtain information about graduates / alumni of the Sharia Banking study program, Faculty of Islamic Religion, University of Muhammadiyah Prof. DR HAMKA. The population in this study is all alumni of the Islamic Banking study program who graduated from 2020 to 2022 and after the distribution of the tracer study application, a sample was obtained that successfully filled in 72 alumni of the Islamic Banking study program. The research steps go through the following stages: 1) Development of concepts and instruments, namely considering and reviewing primary and secondary sources related to the instrument to be used, meaning that a test of the validity and reliability of the research instrument will be carried out. 2) Data collection, namely respondents were given their respective accounts to fill out the research questionnaire online and given time to study for ± 10 minutes. 3) Data analysis in this study used a mix method by combining or combining quality and quantitative forms. The model used is *sequential explanatory*. 4) The report on the results of the tracer study is made in order to evaluate the results of the implementation of higher education at the University of Muhammadiyah Prof. DR HAMKA, especially the Sharia Banking study program.

The following *tracer study* flow can be seen in the chart below:



Figure 2. Tracer Study Flow

In this study, the indicators of concern include: (a) alumni identity, (b) lectures, (c) satisfaction with the services of Muhammadiyah University Prof. DR HAMKA, (d) alumni work and competency data, and (e) Al Islam Kemuhammadiyah. These are the indicators contained in the online questionnaire given to respondents and will later be included in the results and discussion section.

RESULT AND DISCUSSION

Respondent Profile

In this *tracer study* analysis, the profile of respondents in the Sharia Banking study program, Faculty of Islamic Religion, University of Muhammadiyah Prof. DR HAMKA focused on the year of graduation, month of graduation and gender. Although there are other data such as full name, address, telephone / cellphone number, email, NIK, NPWP, and social media accounts are not the main focus in this report. *The tracer study* that was successfully filled in totaled 72 respondents. The following is attached to the profile of the respondents which can be seen in the table below:

Table 1. Respondent Profile

| Information | | Frequency | Percentage |
|-------------------------|-----------|-----------|------------|
| Gender | | | |
| 1 | Man | 16 | 22,2% |
| 2 | Woman | 56 | 77,8% |
| Total | | 72 | 100% |
| Graduate Years | | | |
| 1 | 2020 | 1 | 1,4% |
| 2 | 2021 | 68 | 94,4% |
| 3 | 2022 | 3 | 4,2% |
| Total | | 72 | 100% |
| Graduation Month | | | |
| 1 | February | 1 | 1,4% |
| 2 | March | 3 | 4,2% |
| 3 | August | 34 | 47,2% |
| 4 | September | 2 | 2,8% |
| 5 | October | 11 | 15,3% |
| 6 | November | 21 | 29,2% |
| Total | | 72 | 100% |

Source: Processed data (2022)

Based on the table above, it can be seen that the respondents involved in filling out the *tracer study* questionnaire were mostly women as many as 56 people or 77.8% while men were 16 people or 22.2%. This means that the alumni of the Islamic Banking study program who fill in are dominated by women and in total 72 respondents. In terms of charging targets, it has been achieved as a whole. Furthermore, for the year of graduation, the average is dominated in 2021 as many as 68 people or 94.4%, followed by 2022 as many as 3 people or 4.2% and the rest in 2020. This means that those who fill out *the tracer study* are still dominated by the current year, namely 2021. Then the last one for the month of graduation was dominated by August as many as 34 people or 47.2% then followed by the second position in November as many as 21 people or 29.2% and for

the least was in in February, there was 1 person or 1.4% in percentage terms.

Discussion

The source of funds in college financing is an important part of carrying out the lecture process in the Islamic Banking study program . This financing can come from internal or external, commonly known as scholarship. The following researchers present sources of financing for alumni while studying in the Sharia Banking study program, Faculty of Islamic Religion, University of Muhammadiyah Prof. DR HAMKA.

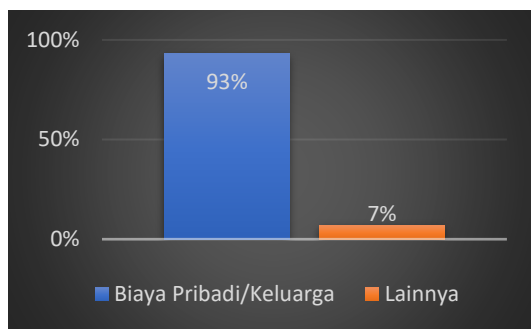


Figure 2. Tuition Fee Sources

Based on chart 1 above, information can be obtained from 72 alumni of the Islamic Banking study program while studying the source of funds in the largest college financing comes from parents or personal expenses 93% or 67 respondents. While the remaining 7% or 5 people are others. Others come from the flagship scholarships of the Ministry of Education and Culture, the Indonesian Ministry of Education and Culture, the Jakarta Scholarship Foundation , and the Kemendikbud RI Excellence Scholarship. So based on this information, it can be seen that while studying in Sharia Banking,

these alumni mostly use the fees given by their parents and some even go to college. sambal worked to finance his education.

The emphasis of learning methods here is related to the techniques or methods carried out by lecturers of the Sharia Banking study program when teaching to their students so as to create learning that harmonization of both its own lecturers and students. The following are presented methods that have been felt by alumni of the Islamic Banking study program while studying.

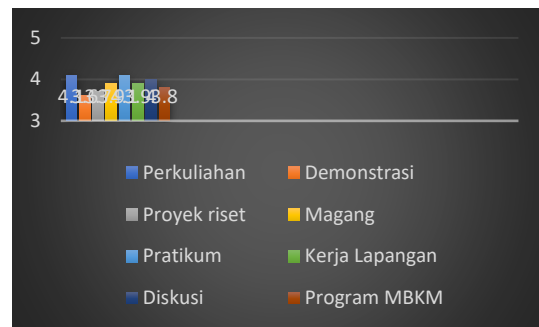


Figure 3. Learning Methods

Based on chart 3 above, it can be seen the learning methods felt by Sharia Banking alumni while studying at the University of Muhammadiyah Prof. DR HAMKA. The main emphasis in the learning method is that the lecture method and the practicum method each get an average of 4.1 which means it is very good, and followed by the discussion method with average 4.0 which means good. The emphasis of the next learning method that is in the middle of the middle is internships and fieldwork. Meanwhile, the method that is the lowest and can be indicated as a method that is rarely used is a research project and demonstration.

So from these results, it is hoped that lecturers can improve the methods of research projects and demonstrations which will also increase student scientific research.

The leadership of a university generally consists of the rector, vice-rector, dean, close deputy to the lowest is the head of the study program and the secretary of the study program. Successful university leaders are leaders who are able to provide satisfaction to students. Speaking of satisfaction will be the many indicators involved. In addition to satisfaction seen from the perspective of the leadership, it can also be seen directly to educators, namely lecturers. Lecturers have a big hand in creating a generation of people with character.

In creating satisfaction for students who in fact here are alumni of an institution, of course, it is also inseparable from the existence of educational staff / employees who help students during college. Friendly, fast and responsive employees are able to provide good service for students in addition to complete facilities and infrastructure. The following researchers presented the satisfaction of alumni of the Sharia Banking study program while studying at the University of Muhammadiyah Prof. DR HAMKA.

Table 2. UHAMKA Service Satisfaction

| Information | Middle Value | Average Value |
|---------------------|--------------|---------------|
| Leader | 7,5 | 12,80 |
| Lecturer | 20 | 35,66 |
| Education Personnel | 5 | 8,58 |
| Infrastructure | 20 | 33,82 |

Source: Processed data (2022)

Based on the data above, the middle value for leaders is 7.5 and the average value is 12.80 so it is concluded that the average value is above the middle value. This means that service satisfaction with the leadership is in a state of satisfaction. Furthermore, for lecturers, a middle score of 20 is obtained and the average score is 35.66 where this condition shows the average value in the middle value. This means that service satisfaction with lecturers is in a state of satisfaction. Service satisfaction for education personnel / employees obtained a middle value of 5 and an average value of 8.58, meaning that the average value is above the middle value where this result is able to provide satisfaction to alumni when they become students. Finally, the existing infrastructure in the Islamic Banking study program is also in a satisfied condition because the middle value obtained is 20 and the average value is 33.82, this means that the average value is above the middle value.

Alumni of the Islamic Banking study program who have graduated are certainly looking for useful activities. Some are directly working, still looking for a job, or some are even continuing their further studies. The

following researchers present the activities of alumni of the Sharia Banking study program after graduation or graduation from the University of Muhammadiyah Prof. DR HAMKA.

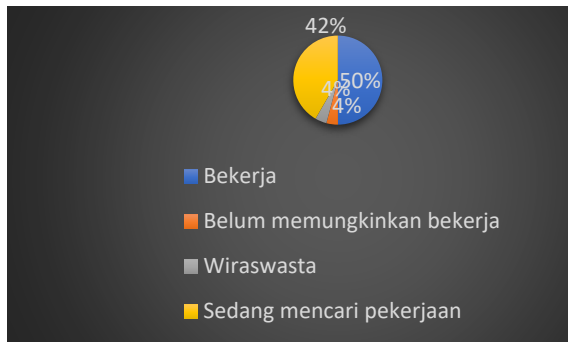


Figure 4. Current Islamic Banking Alumni Activities

Based on the chart above, it can be seen that the activities of alumni of the Sharia Banking study program after graduating from the University of Muhammadiyah Prof. DR HAMKA, the highest is to work by 50% or 36 people, then 42% of the top 30 people are currently working. looking for a job because they are still just graduating, and the remaining 4.2% or 3 people are not yet able to work and are also in entrepreneurship. There are not too many alumni who are entrepreneurs, but the positions of alumni who are entrepreneurs are quite strategic, some are direct founders, co-founders, and some are staff.

Alumni of the Islamic Banking study program who have just graduated certainly need time to get the best job. The following researchers present the waiting period for alumni to get the job as desired.

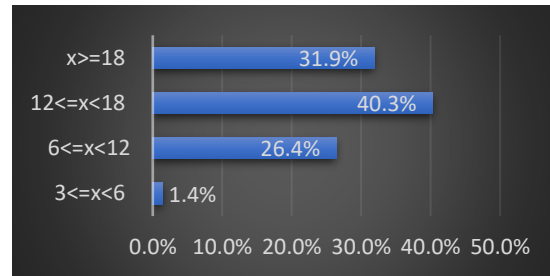


Figure 5. Waiting Period for Obtaining a Job After Graduation

Based on chart 4 above, it can be seen that alumni who get a job after graduating from the Sharia Banking study program consist of 4 categories. The first category is $3 \leq x < 6$ as much as 1.4% or 1 person. Furthermore, for category $6 \leq x < 12$ as many as 26.4% or 23 people. The third category, $12 \leq x < 18$ was 40.3% or 29 people, and the last category $x \geq 18$ was 31.9% or 19 people. This means that from this data, Islamic Banking alumni only get a job after graduating from a range of 12 to 18 months and get a job that is quite fast in the range of 3 to 6 months is still a little bit.

The following will be shown the suitability between the fields of knowledge obtained by alumni while studying in the Islamic Banking study program to the current work.

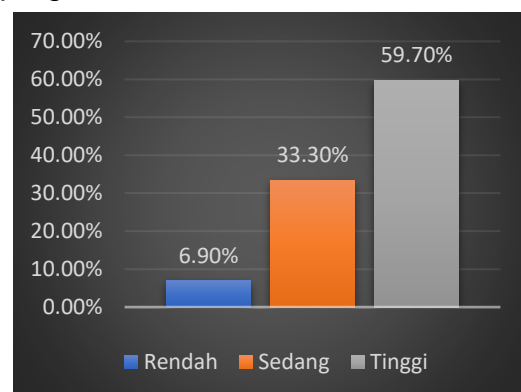


Figure 6. Compatibility between The Field of Science and Work

Based on chart 5 above, it can be seen that the suitability between

the field of science and the average high work was obtained where 59.7% or 43 people from 72 respondents filled in. Meanwhile, 33.3% or 24 people stated that they were in a fit between the field of science and work. The last low or completely inconsistent with the knowledge gained so far was 6.9% or 5 people out of 72 respondents. This means that alumni while studying in the Sharia Banking study program are able to get the best job in accordance with the science taught during lectures. The following researchers will display the income earned by alumni of the Islamic Banking study program, whether it is in accordance with the UMR or not.

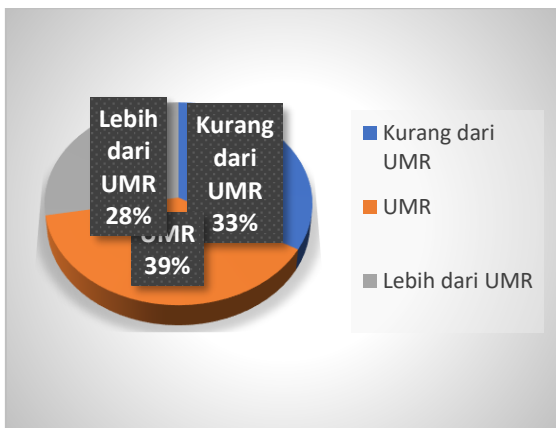


Figure 7. Earnings from The Main Job

Based on the chart above, it can be seen that the income earned by alumni of the Islamic Banking study program is dominated by a salary range in accordance with the UMR of 39% or 28 respondents from 72 people, then 33% or 24 people under or less than the UMR, and the remaining 28% or 20 people have income more than the UMR.

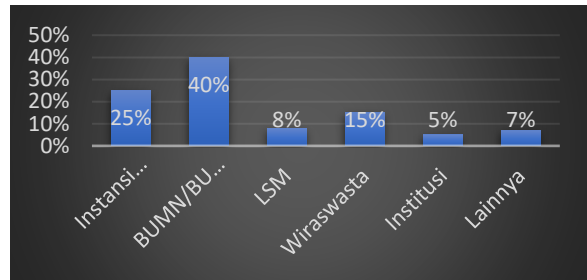


Figure 8. Types of Companies/Agencies/Institutions Where Alumni Work Now

Based on the picture above, it shows alumni working currently engaged in a field or professionalism. From the table, it can be seen that the most types of work are BUMN / BUMD at 40% or 29 people, followed by those who work in government agencies as many as 25% or 18 people, and the third position self-employed 15% or 11 people. The rest are NGOs 8%, others 7% and the smallest institutions 5%. Furthermore, the level / size of the workplace or alumni entrepreneurship is 23.6% owning local businesses that do not have a permit, 66.7% are national class entrepreneurs who already have permits, and 9.7% multinational/international-scale entrepreneurship.

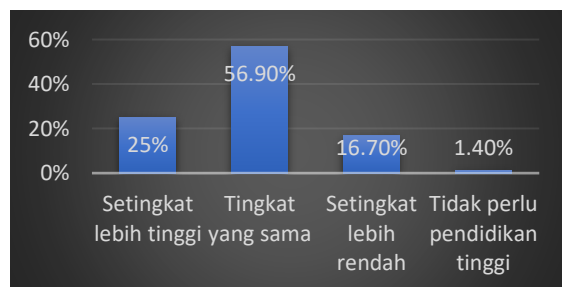


Figure 9. The Most Appropriate Level of Education

Based on the chart above, it can be seen that the most appropriate or appropriate level of education for

work is education with the same level, amounting to 56.90% or 41 alumni. This means that the same level of education is the education that has been carried out by alumni, namely S-1. Then 25% or 18 alumni stated a higher level, meaning that S-1 education does not seem to be qualified, so alumni feel the need to continue back to the highest level i.e. S-2. Meanwhile, the lower level is 16.7% or 12 people, which means that alumni think that the work done today is actually for education below S-1, which can still be done by DIII even high school or vocational high school. Lastly, only 1.4% or 1 person said they did not need higher education to do the current work.

The competence of alumni of the Islamic Banking study program can be formed by several things, namely individual basic competencies and or competencies obtained from the field of science. Competence in the field of knowledge is obtained by its main alumni when they undergo lectures at the University of Muhammadiyah Prof. DR HAMKA. The competence of alumni of the University of Muhammadiyah Prof. DR HAMKA obtained from lectures is generally knowledge related to the field of science from the study program where alumni study. While studying at the University of Muhammadiyah Prof. DR HAMKA, alumni of the University of Muhammadiyah Prof. DR HAMKA also obtained an increase in abilities that were more towards soft skills. Soft skills are generally formed from activities carried out by alumni of the

University of Muhammadiyah Prof. DR HAMKA, both on and off campus. The points of assessment of alumni competencies that are used as measurement materials include: ethics, expertise based on the field of science, English, the use of information technology, communication, teamwork, and self-development.

Based on the data obtained and illustrated with the chart below, the level of competence assessed by alumni of the Islamic Banking study program who have the highest score is found in ethics of 4.5, then followed by Teamwork 4.4. Furthermore, communication and self-development each with an average of 4.3. Meanwhile, the lowest skill is English with an average of 3.5.

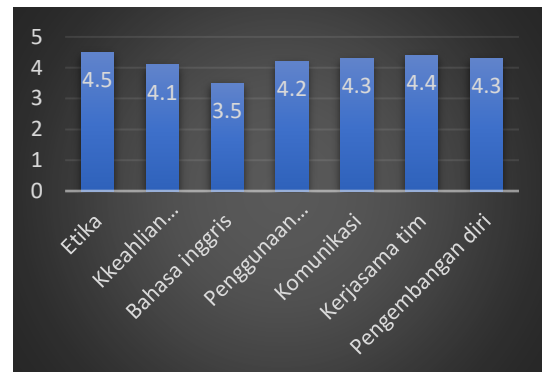


Figure 10. Competencies Mastered

Based on the chart below, it can be seen that the competence that is indispensable when working is the ability to communicate with an average score of 4.3. Furthermore, followed by competence in using information technology and self-development of 4.2. Furthermore, the score with an average of 4.1 each of the required competencies is ethics and teamwork. Meanwhile, for expertise based on the

field of science with an average of 4.0. The lowest is competence in English with an average of 3.8. Even though English is very necessary in the present era in obtaining an international standard job, maybe graduates of the Islamic Banking study program have not made English a competence the main necessary in the world of work. This is certainly an evaluation material for the leaders of the Islamic Banking study program .

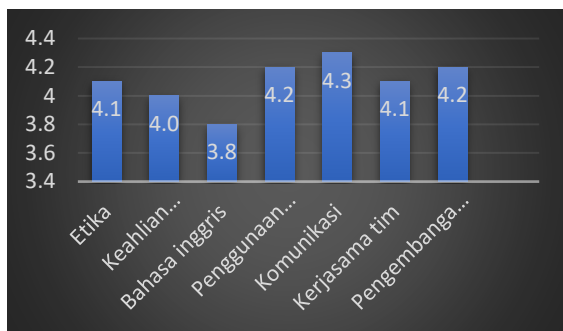


Figure 11. Required Competencies

Companies in recruiting employees certainly set criteria that must be met by prospective employees, in addition to relevant education, it turns out that the company also needs a certificate of competence needed in work. The existence of this competency certificate is a plus or supporting value for prospective employees. Based on the *survey tracer study* , information was obtained that 34.7% (high category) of the agency / company where alumni work wanted their prospective employees to already have proof of a certificate of competency ownership. While 43.1% (medium category) need proof of competency ownership certificate and 22.2% (low category) who may not really need a competency certificate.

Based on data obtained by most alumni, they said that the level of relevance of the course to the industry is currently still high, which is 90%, while 10% of alumni say that the existing course has little relevance to today's industry.

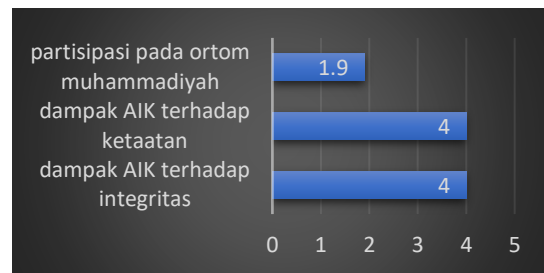


Figure 12. Development of Al Islam Kemuhammadiyah

The impact of al-islam and muhammadiyah coaching at the University of Muhammadiyah Prof. DR HAMKA as seen in the chart above shows that the impact of al-Islam and Kemuhammadiyah coaching at the University of Muhammadiyah Prof. DR HAMKA on the ownership of integrity (ethic, honesty, loyalty, work ethic and so on) with an average response given is to be on a scale of 4 which means good. Then the development of Al-Islam and Kemuhammadiyah at the University of Muhammadiyah Prof. DR HAMKA according to alumni has an impact on obedience in worship and preaching Islamiyah with an average of 4 which means good. Finally, the participation of alumni in the muhammadiyah community is quite low, with an average of 1.9 meaning that only a few alumni are involved and active in the muhammadiyah orthonom organization.

CONCLUSION

Based on the results of data analysis that has been carried out on 72 respondents from graduates of the Sharia Banking study program, Faculty of Islamic Religion, University of Muhammadiyah Prof. DR HAMKA, the following conclusions can be drawn: 1) The source of funds in college financing while alumni study in the Sharia Banking study program comes from personal / family costs of 93%, meaning that alumni parents have the ability to pay for their children's college financing. Even so, there are also those who do their own expenses by studying while working and even 7% get scholarships. 2) The learning method carried out by lecturers of the Islamic Banking study program when alumni as students mostly emphasize using lecture methods, pratikum, and discussion. While the methods that are very rarely carried out are demonstrations and also research projects involving students. 3) Alumni satisfaction with leaders, lecturers, and educational staff / employees is on average in a state of satisfaction. This is evidenced by the average value above the middle value. Furthermore, this satisfaction is also directly proportional to satisfaction with the infrastructure provided during alumni's studies in the Islamic Banking study program. 4) Alumni activities are currently mostly working and are looking for jobs for graduates who are just in their senior year. When viewed based on presentations who are looking for a job, 42% is quite large. This is predicted because the COVID-

19 pandemic situation is quite high in the current year which has caused difficulty finding jobs.

5) Alumni of the Islamic Banking study program have a waiting period after graduation or graduation of an average of 12 to 18 months. This can be caused by the COVID-19 pandemic which has caused few jobs, even many massive layoffs. 6) The compatibility between the field of science and work is quite high. Graduates of the Islamic Banking study program are able to produce good jobs because the knowledge provided is in accordance with the demands of the times. In fact, many alumni have worked in companies on a national and international scale. In addition to work, alumni are also interested in entrepreneurship. 7) The income of alumni who work on average is in accordance with the UMR where they work, which is 39% and some are even more than the UMR of 28% and the rest is less than the UMR. 8) Competencies that should be mastered by alumni of the Islamic Banking study program are ethics, teamwork, communication, and self-development. Then the competencies needed are communication, the use of information technology, and self-development. While what becomes a joint PR is the english issue. Graduates of the Islamic Banking study program still have weaknesses in english.

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