



# Design of the Sharia Insurance Study Program Research Roadmap: R&D Model

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## ABSTRACT

The significance of the research roadmap's position within the study program stems from the fact that it serves as a guide, control, and assurance of the research quality for lecturers and students. Obtaining a research roadmap development design for the sharia insurance study program is the objective of this investigation. This research employs a qualitative approach. Qualitative analysis was employed to examine the data utilizing the 4D model in conjunction with the R&D (Research and Development) method. The research findings indicate that the formulation of the Research Roadmap Design for the Sharia Insurance Study Program was influenced by the following factors: the Scientific Vision of the program, the Field of Expertise of the Lecturers, ARKAN, industry needs and graduate profiles, and research topics conducted by both students and faculty. The research conducted by lecturers at Homebase remains below 50% compliant with the research roadmap outlined for the sharia insurance study program. The research road map indicates that fifty percent of students have completed sharia insurance study programs; however, a substantial amount of research remains that centers on the identical subject matter. Consequently, further deliberation is required to select and disseminate the remaining themes outlined in the research roadmap for sharia insurance study programs.

## INTRODUCTION

In accordance with Law No. 12 of 2012 concerning higher education, the Tridharma of Higher Education mandates that all lecturers, comprising the teaching staff, have three responsibilities: education/teaching, research, and community service. (RI, 2012).

Up until now, numerous professors have conducted research without a clear long-term objective in mind. Conducting research without a clear direction will yield unstructured, unsystematic investigations that often lack well-defined objectives. (Ady, 2021; Brian, 2007)

For research plans to be of high quality, including research with long-term objectives, structure, and direction, a road map or research roadmap is required. Camarinha et al. (2006)

state: In order to create road maps, methods for executing the vision and Under the auspices of the institution's mission is research. The study roadmap comprises an elaborate study strategy and is linked to the execution of research endeavors within a specified timeframe in a manner that is precise, succinct, practical, and quantifiable with respect to objectives, outcomes, and time (Muttaqin, 2019; Dakir, 2004).

The significance of the research roadmap's position within the study program stems from the fact that it serves as a guide, control, and assurance of the research quality for lecturers and students. As stated by Muttaqin (2019). Ensuring a research roadmap for a study program entails the execution of a number of straightforward tasks. Initially, examine research-related policy directions at the national, international, and tertiary education levels. Furthermore, an examination of the obstacles posed by global issues in the realm of research during the most recent era. Furthermore, the mapping and analysis of research topics pursued by lecturers, as well as student theses or final projects for academic programs. Furthermore, the development of research methodology entails the creation of manuals, guidelines, and technical instructions that pertain to the composition of scientific papers. Furthermore, the dissemination of research policies to freshmen, encompassing the establishment of informal classes, matriculation, and training programs. Sixth, execution of the instructional activities and program scope for the semester. utilises outcome-based education (OBE) to assess the learning achievements of study programme graduates and conforms to graduate competency standards. This is accomplished through the publication of articles in scientific journals. Seventh, assessment of the achievement of the objective and examination of the consequences of scientific publication attainment by faculty members and students enrolled in the program. As of Darmalaksana (2021)

According to studies (Susanti et al., 2020; Fajar et al., 2022; Fitriana et al., 2023), in order to ensure the quality of scientific writing produced, it is essential to establish a research roadmap as an initial measure in guiding the research writing of instructors and students.

As one of the study programs offered by the Islamic economics and business faculty, the sharia insurance program is obligated to assist both permanent and non-permanent lecturers, in addition to students, in guiding the research that will be conducted (Maksum, 2010). The prepared roadmap is an iteration of the faculty and institutional research roadmap, which subsequently transforms into a research roadmap for the Sharia Insurance Bachelor's program of study, taking into account the profile of its graduates.

Nevertheless, upon examining the research map of lecturers' publications as a whole, it becomes apparent that lecturers' concepts remain distinct and have not yet been unified. Furthermore, the competence of lecturers does not extend to the overarching research emphasis on insurance. This is due to the fact that lecturers' competence does not specifically target the insurance sector; thus, the study structure remains unaffected. A future strategy must be to advance permanent lecturers so that the expertise of every permanent lecturer is more congruent with the insurance study program's vision and mission. Aside from that, the description of student research according to students' independent submissions is still ongoing; therefore, there is still a disconnect between the trajectory of student research and the graduate accomplishments outlined in the study program's vision and mission.

A thorough investigation is warranted to develop a research roadmap for the sharia insurance study program, in order to facilitate the attainment of superior accreditation and the execution of the program's overarching vision and mission, as suggested by the aforementioned description of the phenomenon. In preparing this road map, the study program profile, research umbrella, prior research road map, scientific fields of lecturers, and ARKAN (National Religious Research Agenda) were taken into consideration. Consequently, the research problem at hand pertains to the formulation of a research roadmap for the sharia insurance study program and the determination of the research priorities for home-based lecturers and students enrolled in the aforementioned program.

## LITERATURE REVIEW

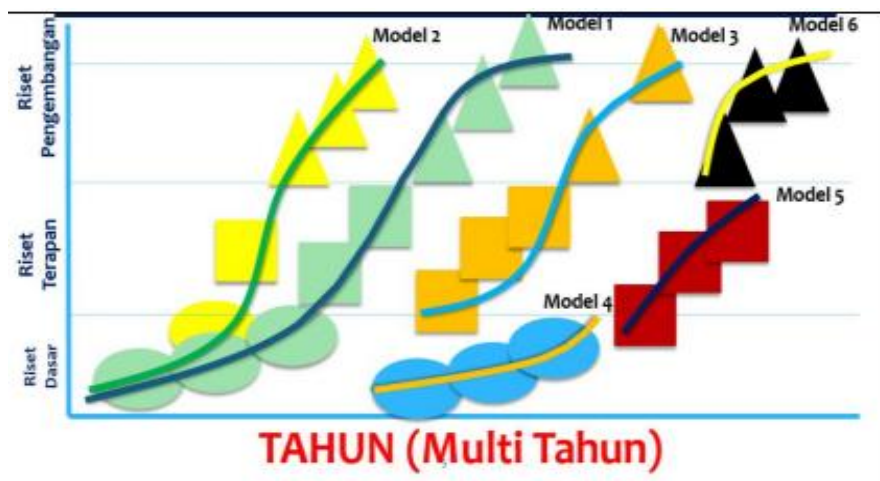
A roadmap is a meticulously planned and described work document that is integrated with the overarching strategy and research conducted during a specified period of time. The research roadmap delineates the subsequent components: 1) A scholarly discourse and findings map encompassing the research conducted on the subject matter. 2) The research findings of prior scholars and their incorporation into the thought map as research gaps. 3) Develop an output strategy based on the research findings. 4) Research and planning phases that will be executed in order to produce the final product. According to Yaniawati (2020),

According to another source, the roadmap serves as a tool for directing and guiding focused scientific endeavors toward the development of a sustainable research and community service framework that can attain international recognition within the academic sphere. The implementation of the roadmap is anticipated to enhance the influence of sustainable design research by promoting the incorporation of sustainable practices into standard product development procedures. In addition to identifying consensus areas, roadmaps also provide guidance for future research and development. The roadmap primarily focuses on academics who engage in community service and research. When developing a research roadmap, it is essential to complete four primary phases. Gaining an understanding of the present circumstances is the initial step; this entails discerning the strengths, weaknesses, opportunities, and threats of the research. In the second phase, a strategy is formulated, during which both internal and external factors that affect the research are taken into account. Developing an action plan, which includes identifying specific, necessary steps, constitutes the third phase. As a final step, the plan must be effectively implemented in the fourth phase. (2020, Faludi et al.)

As per the guidelines set forth by the Ministry of Research, Technology and Higher Education, a roadmap may be understood as follows: 1) The culmination of research endeavors conducted by an individual investigator or a consortium of investigators over a span of five to twenty years, encompassing multidisciplinary, intra-disciplinary, or industry-specific development sectors; 2) a road map for product development, technology, and research and development, 3) Roadmaps for research may encompass fundamental research, applied research, and development research. 4) It is advisable to depict roadmaps using graphical or fishbone diagrammatic formats. 5) Roadmaps are not methods or research flows. 6) The roadmap's final outcome may consist of intellectual property rights (IPR).

A research roadmap must comprise the following essential components: 1) details regarding human resources; 2) the title, focus, theme, or topic of the research; and 3) outcomes and practical applications of the research. 2) Conducting a SWOT analysis to evaluate the challenges and opportunities encountered, including an assessment of strengths, weaknesses, opportunities, and threats 3) Determination of benefits 4) Projections of the years and phases required to complete the research 5) Budget, resource, and organizational allocation that are necessary 6) Assessment of quality evaluation. N.d. (Camelia et al.).

A research roadmap, which is also referred to as the research road map model, encompasses a number of variations. This is dependent upon the desired output. When a researcher conducts purely scientific research with the primary objective of expanding their knowledge, the research can be classified as basic research (model 4). Additionally, researchers engage in applied research (model 5), and in addition to the aforementioned types of research, there exists developmental research (model 6). Furthermore, in the research roadmap, it is customary for the progression of research to be outlined as follows: applied research, which serves as a practical implementation of prior research; development research, which follows (models 1 and 2); or research development, which follows from applied research (model 3). Figure 1 illustrates a variety of research roadmap models.

**Figure 1. illustrates a variety of research roadmap models**

## METHODS

This study employs a qualitative approach to establish a descriptive correspondence between applied theory and experimental reality.

The data collection phases commenced with a document review in which written lists of permanent lecturers in the Sharia Insurance study program constituted a variety of sources of documents gathered for the program (Rabiah, 2014; Borg et al, 2003). Furthermore, the workshop served as the inaugural discourse event, featuring the Permanent Lecturers of the Sharia Insurance Study Program, Sharia Insurance practitioners, and the Management of FEBI UIN SU Medan (including lecturers and leaders). Third, a road map formulation. Fourth, a subsequent Focused Discussion Forum (FGD) will be conducted with the participation of the Management of FEBI UIN SU Medan (including lecturers and leaders), Sharia Insurance practitioners, and a number of Sharia Insurance lecturers. The purpose of this FGD is to gather feedback on the presentation of a preliminary research roadmap for Sharia Insurance, which will be utilized to enhance the quality of the roadmap (Ali, 2004; Sula, 2004). Fifth, Research Findings Representation: This stage involves finalizing the research roadmap draft for the Sharia Insurance Study Program and communicating it to the Management, with a particular focus on the management of FEBI UIN SU Medan and Sharia Insurance Students. The purpose is to obtain their approval for the research roadmap to be implemented throughout the program.

The data were subjected to qualitative analysis utilizing the R&D (Research and Development) approach, which is a research methodology utilized in the education sector to create and test future products (Van Den Akker, . Consider Amali et al. (2019). The utilized model is 4D. The four stages of development for 4D design, as outlined by Thiagarajan (1974), are as follows: the definition or needs analysis phase, the preparation of model concepts and learning tools, the evaluation phase, the development phase, and the application of the design to real objects, such as subjects.

## RESULTS

Researchers identified several research foci for sharia insurance study programs based on the outcomes of interviews with heads of faculties and sharia insurance study programs. These foci are reflected in the study programs' vision and mission statements, which are derived from the vision and missions of universities and faculties. The sharia insurance study program's

overarching goal is to establish itself as a frontrunner and authority in Southeast Asia with regard to the examination and advancement of sharia insurance, utilizing the wahdatul ulum approach. Furthermore, its objectives are as follows: 1. Provide a comprehensive, well-rounded theoretical and practical education in the domain of sharia insurance; 2. Establish reputable, inclusive, and superior study programs in sharia insurance with the aim of generating high-quality indani resources at both the national and international levels; 3. Execute research pertaining to the advancement of sharia insurance-based science and technology at both the national and international levels; 4. Engage in community service.

In addition to the vision and mission of the academic program, the profile of the graduates can serve as an indicator of the research focus. The sharia insurance study program, being a novel academic initiative in Indonesia, likewise possesses a multitude of objectives for its completion. Graduates of the sharia insurance study program comprise primarily academics, sharia insurance practitioners, product marketers, insurance licensed as Indonesian life insurance assistants, insurance, reinsurance, and professional entrepreneurs, individuals with commendable character traits, comprehensive current knowledge in their respective domains, the capacity to execute their responsibilities, and a sense of accountability grounded in Islam, scientific principles, and expertise.

### Sharia Insurance Study Program Research Focus

The workshop conducted by the researchers concerning the structure of constructing a research roadmap has yielded the identification of the research theme or topic that will be documented in the research roadmap of the academic program. To arrive at this determination, it is imperative to consider various factors, including the graduate profile, the ongoing research theme of the lecturer, and the writing of the student's final assignment. presently exists and has been completed.

**Table 1. Research Topics based on graduate profile**

No	Graduate Profile	Research Topics
1	Sharia Financial Planning Analyst	<ol style="list-style-type: none"> <li>1. Finance/Islamic Finance</li> <li>2. Risk Management</li> <li>3. Finance Planning</li> </ol>
2	Sharia Insurance Practitioner	<ol style="list-style-type: none"> <li>1. Customer Interest</li> <li>2. Sharia Insurance Opportunities and Challenges</li> <li>3. Sharia Insurance Potential</li> <li>4. Implementation of the Sharia Insurance Agreement</li> <li>5. Consumer Behavior</li> </ol>
3	Beginner Researcher	<ol style="list-style-type: none"> <li>1. Potential</li> <li>2. Opportunities and Challenges</li> <li>3. Literacy</li> </ol>
4	Sharia Business Entrepreneur	<ol style="list-style-type: none"> <li>1. Islamic Business</li> <li>2. Business Ethics</li> <li>3. Service</li> </ol>
5	Sharia Insurance Business Consultant	<ol style="list-style-type: none"> <li>1. Islamic Business</li> <li>2. Business Ethics</li> </ol>

The environment of UIN North Sumatra Medan essentially supports the implementation of research initiatives pertaining to religious, humanitarian, technological, scientific, environmental, health, educational, and social concerns in order to address a variety of challenges and problems that affect social, national, and state life in Indonesia. UIN North Sumatra has adhered to the

Ministry of Religion of the Republic of Indonesia's research agenda prioritization system (ARKAN) since the 2019/2020 fiscal year. This alignment maintains with the agenda and Master Plan National Research (RIRN) established by the National Research Council in 2016, which also prioritize research themes from ARKAN for the period of 2018-2028.

The 2018-2028 National Religious Research Agenda (ARKAN) comprises fifteen priority themes: 1) Examination of religious sacred texts; 2) Sharia, legislation, and regulations; 3) State, religion, and society; 4) Diversity in ethnic, cultural, social, and religious traditions; 5) Regional Studies and globalization; 6) Islamic boarding school traditions within the Indonesian context; 7) Educational Development; and 8) History, archeology, and manuscripts. 9) Development of enterprise and economic activities in accordance with Sharia principles; 10) Gender and justice concerns; 11) Social welfare in society; 12) Environmental and technological progress; 13) Advancements in medicine and health; 14) The Millennial generation and Indonesian culture; 15) The Millennial generation and Islamic matters.

The sub themes for each priority theme can be seen in the table below:

**Table 2. Priority Themes and Subthemes**

No	Themes	Sub Themes
1	Islamic Studies	<ol style="list-style-type: none"> <li>1. Study of sacred texts in religions</li> <li>2. Sharia, laws and regulations</li> <li>3. Development of Islamic Boarding School Treasures</li> <li>4. Educational Development</li> </ol>
2	Pluralism and Diversity	<ol style="list-style-type: none"> <li>1. State, Religion and Society</li> <li>2. Diversity in ethnic, cultural, social and religious traditions</li> </ol>
3	Scientific Integration	<ol style="list-style-type: none"> <li>1. Transformative Education</li> <li>2. History, archeology and manuscripts</li> <li>3. Social welfare in society</li> <li>4. Development of medicine and health</li> <li>5. Environment and technological development</li> </ol>
4	Global Progress	<ol style="list-style-type: none"> <li>1. Regional Studies and globalization</li> <li>2. Gender and justice issues</li> <li>3. Sharia-based economic and business development</li> <li>4. Millennial generation and Islamic issues</li> </ol>

Source: Data Processed, 2023

Every academic program possesses distinct attributes and benefits; therefore, it is imperative that the program refine its research roadmap in accordance with the research umbrella and roadmap of north sumatra state islamic university, with particular emphasis on the sharia insurance study program.

The sharia insurance research study is situated within the global progress theme and the sub-theme of sharia-based economic and business development, as well as islamic issues and the millennial generation, in accordance with the aforementioned themes.

## DISCUSSION

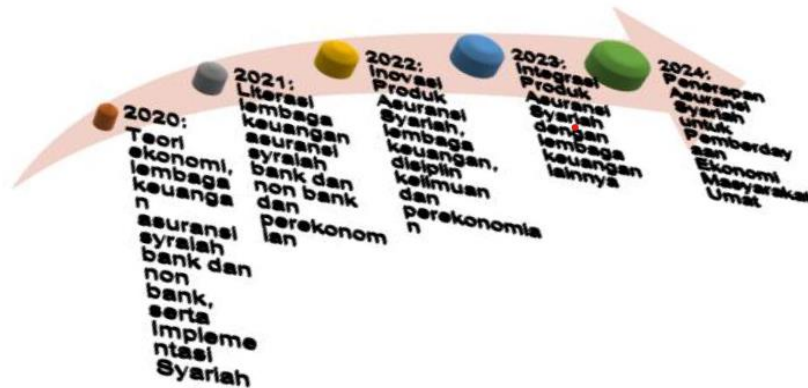
The research roadmap comprises an elaborate integrated research strategy that outlines the execution of research endeavors over a specified timeframe. It is explicit, succinct, practical, and quantifiable with regard to time, objectives, and results (Muttaqin 2019). Road mapping entails the strategic delineation of the technological and scientific resources that will be utilized within a

specified timeframe. Roadmap preparation involves the identification, evaluation, and selection of viable strategic alternatives that can be implemented in order to accomplish the intended objectives. In higher education, the research roadmap, an individual or group research plan, must be exhaustive and specific due to the fact that it is the product of a collaborative agreement and incorporates every element (Muttaqin 2019). As lecturers are researchers and are therefore obligated to conduct research, the research roadmap serves as an authoritative document (Muttaqin 2019).

The term "Research in the Sharia Insurance Study Program" pertains to the research roadmap established for the Sharia insurance study program in collaboration with the Institute for Research and Community Service's (LP2M) research guidelines. This roadmap is assessed according to the findings of the conducted survey. In order to generate research that yields practical implications for insurance development, which will be disseminated and supported by UPPS.

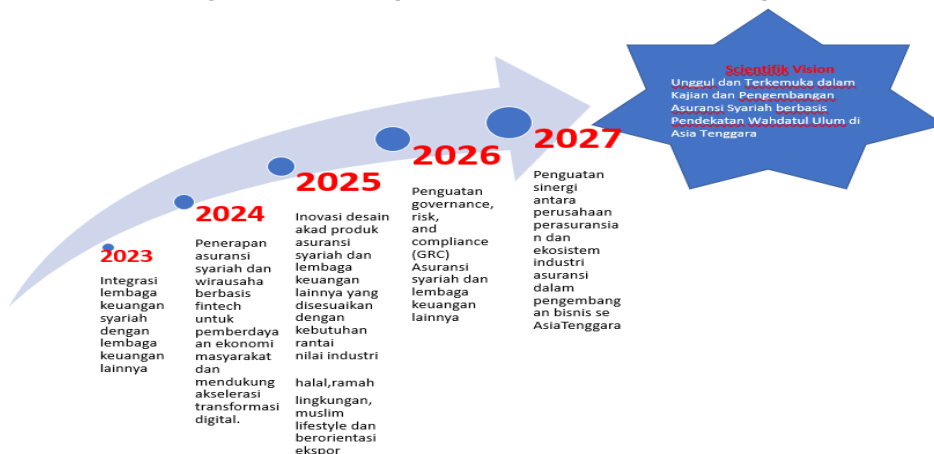
The research implementation in the Sharia Insurance Study Program is guided by the Research Roadmap document specified in Decree No. 04 of 2020 of the Dean of the Faculty of Islamic Economics and Business, UIN North Sumatra, which is titled "Determination of the Research Roadmap for the Sharia Insurance Study Program from 2020 to 2024." The document reads as follows:

Figure 2. Research Roadmap 2020 - 2024



The research roadmap for the Sharia Insurance Study Program was formulated in accordance with the following factors: the Faculty's Vision and Mission, the Scientific Vision of the Study Program, the Areas of Expertise of the Lecturers, ARKAN, Research Topics Explored by the Students and Lecturers, Industry Needs, and Graduate Profiles.

Figure 3. Development of Research Roadmap



The aforementioned Research Roadmap was formulated through the implementation of the subsequent process: 1) Gaining an understanding of the prior Research Roadmap; 2) Soliciting input from study program heads and faculty leaders; 3) Examining the National Religious Research Agenda (ARKAN); 4) Soliciting input from graduates; 5) Soliciting input from graduate users; 6) Soliciting input from experts, partners, professional organizations, and the government; 7) On September 15-16, 2023, organize a Research Roadmap Workshop at the Madani Hotel. The workshop should include both internal and external participants, including the Dean, Deputy Dean, Head of Study Program, Lecturers, Students, and Education Personnel, as well as insurance practitioners.

### **The Sharia Insurance Study Program's Home Base Lecturers and Students' Research Emphasis**

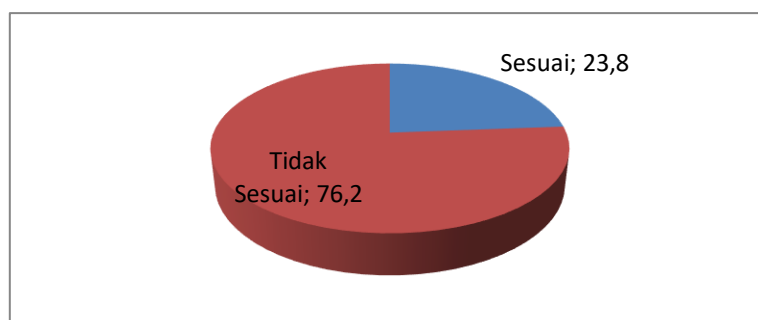
Sharia Insurance employs a total of twenty-one Permanent Lecturers (Home Base), who are categorized into two groups: 1) Permanent Lecturers whose areas of expertise align with the principal domain of sharia insurance; and 2) Permanent Lecturers whose areas of expertise provide assistance to the sharia insurance sector, specifically those with backgrounds in analytical tools and religious sciences. Nevertheless, instructors falling within the second category typically possess additional academic credentials or training pertinent to the domain of expertise established by the sharia insurance research program.

Permanent lecturers comprise twenty-one sharia insurance study program instructors, a number that will continue to increase in tandem with the trajectory of study program development. Nevertheless, this quantity remains adequate to fulfill the optimal ratio with regard to current students.

A notable attribute of sharia insurance instructors is that a significant number of them hold the highest academic credential, namely a doctorate; consequently, they also possess a high capacity for productivity. This is evidenced by the ongoing research data, which reveals that a number of lecturers participate extensively in scientific activities (e.g., seminars, international conferences). In addition to this, the lecturers' publication records in the sharia insurance study program are commendable, albeit with a few areas that require further refinement.

Based on the data regarding lecturer research, it is evident that a mere five out of twenty-one home-based lecturers, or 23.80% of the total, conduct research in accordance with the research roadmap for the sharia insurance study program. Therefore, it is imperative to consider the perspectives of sharia insurance study program instructors in order to modify the research trajectory prior to undertaking additional investigations.

**Figure 4. Research Compliance with the Roadmap**

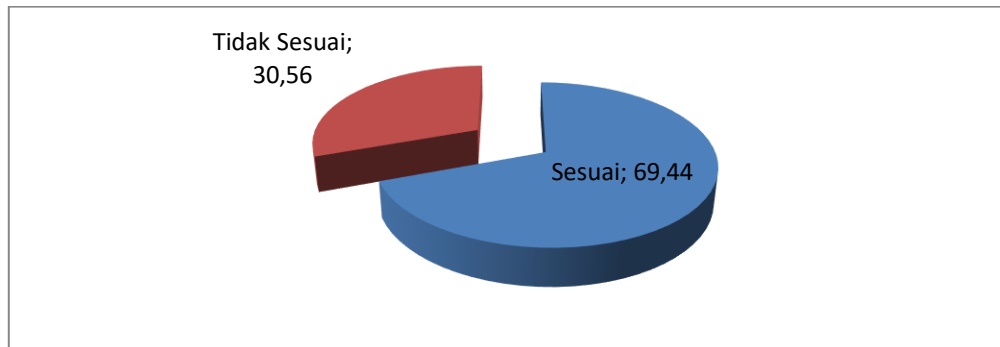


In accordance with the research road map, 69.44% of the research conducted by students enrolled in sharia insurance study programs has been completed; nevertheless, a substantial amount of research remains that is predicated on the same theme. Consequently, further deliberation is



required to select and disseminate the remaining themes outlined in the research roadmap for sharia insurance study programs.

**Figure 5. Conformity of ASR Study Program Student Research with the Roadmap**



## CONCLUSION

The research findings indicate that the Research Roadmap Design for the Sharia Insurance Study Program was formulated in accordance with the following criteria: the Scientific Vision of the program, the Field of Expertise of the Lecturers, ARKAN, research topics conducted by students and faculty, Industry Requirements, and the Profile of the Graduates. The homebase lecturer's research presentation for the sharia insurance study program is still below fifty percent adherence to the research roadmap. In addition, research projects that have been carried out by students in the Islamic insurance study program have reached 50%. This is in line with the research roadmap although policies are still needed that can emphasize the existence of research so that it does not tend to rely on just one theme. This is done as a form of effort to vary the distribution of research themes in order to guarantee and increase the target of the existing research roadmap.

## SUGGESTION

Should be noted again to the lecturers of the Islamic insurance study program to adjust the research road map before conducting further research. And also in this case it can be seen that the research conducted by students of the Islamic insurance study program has reached 50% in accordance with the research roadmap, but there are still many studies that rely on the same theme. So, it is necessary to select in more detail to spread other themes contained in the research roadmap of the Islamic insurance study program.

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