Code/ Name of Science Cluster *	: 571 / Management
Focus Area**	: Management

COMMUNITY SERVICE OPR
INTERNATIONAL COOPERATION

STRENGTHENING FINANCIAL LITERACY FOR INDONESIAN MIGRANT WORKERS IN MALAYSIA: "A STRATEGY TOWARDS FINANCIAL INDEPENDENCE"

PROPOSING TEAM

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RESEARCH AND COMMUNITY SERVICE INSTITUTE

UNIVERSITAS MUHAMMADIYAH METRO

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APPROVAL PAGE
COMMUNITY SERVICE

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Activity Location/Partner	: MSU Malaysia Campus, 4, Persiaran Olahraga, Section 13, 40000 Shah Alam, Selangor, Malaysia
The resulting output	: Publication of articles in the Sinar Sang Surya Journal of LPPM UM Metro, seminar at SNPPM UM Metro 2026, HKI, activity videos uploaded on Youtube UM Metro, and publication in print media.
Implementation Period	: 1 year
Community Service Funding	: Rp. 25.000.000,-
MSU Malaysia Community Program Contribution	: In Kind
Additional Output Funding	: -

Acknowledge by,
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IDENTITY AND GENERAL DESCRIPTION

1. Community Service Title:
   Strengthening Financial Literacy For Indonesian Migrant Workers In Malaysia: "A Strategy Towards Financial Independence"

2. Implementation Team

No	Name	Position	Areas of Expertise	University	Time Allocation (hours/week)
1	Karnila Ali	Leader	Finance	UM Metro	6
2	Fitriani	Member 1	Practice	UM Metro	6
3	Dr. M. Ihsan Dacholfany, M.Ed.	Member 2	Practice	UM Metro	6
4	Elmira Febri Darmayanti	Member 3	Practice	UM Metro	6
5	Nina Lelawati	Member 4	Practice	UM Metro	6

3. Object (target audience) Community Service:
   Indonesian Migrant Workers who are working at MSU Campus Malaysia. No.4, Persiaran Sports Seksyen 13, 40100 Shah Alam, Selangor, Malaysia

4. Implementation Period
   Start : month: January year : 2026
   End : month: April year : 2026

5. Proposed OPR funds
   - LPPM UM Metro : Rp. 25.000.000,-
   - Other Source Funds (MSU Malaysia) : In Kind

6. Location of Community Service : No.4, Persiaran Olahraga Seksyen 13, 40100 Shah Alam, Selanggor, Malaysia.

7. Partners involved:
   Management and Science University – MSU Malaysia as a University in Malaysia that employs Indonesian Migrant Workers and NonFormal Migrant Workers around MSU Malaysia.

8. Problems found and solutions offered:
   Indonesian Migrant Workers (IMW) working in the formal sector working at MSU campus and IMW in the informal sector around it still lack adequate knowledge and understanding of financial literacy.
   The solution offered is financial literacy education. This education is delivered through training aimed at teaching formal and informal migrant workers the importance of financial planning.

9. Fundamental contribution to the target audience (describe in no more than 50 words, emphasizing fundamental and original ideas that will support the development of science and technology):
   New skills for Indonesian Migrant Workers (IMW) working in the Formal and Informal sectors on the MSU campus and surrounding areas by providing training on how to budget, save, invest and use digital financial applications and online banking services to facilitate transactions and money transfers..

10. Output plans in the form of services, systems, products or goods, patents or other targeted outputs:
    Publication of articles in the Sinar Sang Surya Journal of LPPM UM Metro, seminar at SNPPM UM Metro 2026, HKI, activity videos uploaded on Youtube UM Metro, and publication in print media.

SUMMARY

Malaysia was the most frequently chosen country by Indonesian Migrant Workers (IMW) in 2024. Education on the importance of financial management for IMW is crucial. This is because the majority of IMW lack adequate knowledge of financial management. Observations through various media sources concluded that many IMW still lack adequate knowledge and understanding of financial literacy. This education is delivered through training aimed at teaching IMW the importance of financial planning. The materials provided include budgeting, saving, using digital financial applications and online banking services to facilitate transactions and money transfers, and investing, which are essential for effective personal financial management.

Management Science University (MSU) Malaysia is a popular destination for Indonesians seeking further education and employment in the formal sector. According to MSU, approximately 200 Indonesian students are currently studying at MSU, with approximately 20 formal migrant workers employed on campus as lecturers and staff.

This community service activity is an international collaboration between the Management Science University (MSU) Malaysia team and the Universitas Muhammadiyah Metro team. The community service activity takes the form of financial planning training, which is expected to equip Indonesian migrant workers (IMW) working on the MSU Malaysia campus with the knowledge necessary for proper financial management. Thus, it is hoped that providing training and reinforcement regarding financial management and digital banking services will be effective in improving the financial literacy of formal and informal IMW working at MSU Malaysia campus and its surroundings.

The implementation method for this training consists of four stages: planning, preparation, implementation, and evaluation. The short-term goal of this program is to successfully implement this community service activity, which is expected to serve as an alternative activity to strengthen the literacy of Indonesian migrant workers still working in Malaysia.

ABSTRACT

Malaysia was the most frequently chosen country by Indonesian Migrant Workers (IMW) in 2024. Education on the importance of financial management for IMW is crucial. This is because the majority of IMW lack adequate knowledge of financial management. Observations through various media sources concluded that many IMW still lack adequate knowledge and understanding of financial literacy. This education is delivered through training aimed at teaching IMW the importance of financial planning. The materials provided include budgeting, saving, using digital financial applications and online banking services to facilitate transactions and money transfers, and investing, which are essential for effective personal financial management. Management Science University (MSU) Malaysia is a popular destination for Indonesians seeking further education and employment in the formal sector. According to MSU, approximately 200 Indonesian students are currently studying at MSU, with approximately 25 formal migrant workers employed on campus as lecturers and staff and informal workers around Shah Alam. This community service activity is an international collaboration between the Management Science University (MSU) Malaysia Lecturers and the Universitas Muhammadiyah Metro Lecturers. The community service activity takes the form of financial planning training, which is expected to equip Indonesian migrant workers (IMW) working around the MSU campus in Shah Alam with the knowledge necessary for proper financial management. Providing training and reinforcement regarding financial management and digital banking services will be effective in improving the financial literacy of formal and informal IMW working at MSU Malaysia campus and its surroundings.The implementation method for this training consists of four stages: planning, preparation, implementation, and evaluation. The short-term goal of this program is to successfully implement this community service activity, which is expected to serve as an alternative activity to strengthen the literacy of Indonesian migrant workers still working in Malaysia

Keywords: Training, Financial Literacy, Investment, Indonesian Migrant Workers

CHAPTER I
INTRODUCTION

1.1. Situation Analysis

Indonesian Migrant Workers (IMW) represents a government effort or program aimed at utilizing available international employment opportunities to reduce unemployment and poverty in Indonesia (Fikriansyah & Julia, 2023). The placement of Indonesian workers abroad is an effort to realize equal rights and opportunities for workers to obtain decent work and income, conducted with constant regard for dignity, human rights, legal protection, and equal distribution of employment opportunities in accordance with national law. Such conditions encourage communities to engage in International Migration (Sulistyo et al., 2023). This international migration is driven by economic disparities between countries, low wage levels, difficulty in obtaining adequate employment in developing nations, and the presence of job opportunities with high wages in destination countries. Other factors influencing overseas migration include individual characteristics such as age, education level, and type of work. Data shows that the number of Indonesian Migrant Workers (IMW) in Malaysia is significant. According to the Malaysian Department of Labour, in 2021, more than 300,000 IMW were recorded working in various sectors in Malaysia. They are a vital part of the workforce in that country and play a significant role in economic contributions. Furthermore, data regarding IMW in Malaysia indicates the presence of a large and significant community in the labor sector. According to official reports from the Indonesian Ministry of Foreign Affairs, nearly 2 million IMWs were in Malaysia in 2021 (Ministry of Foreign Affairs, 2021). They are involved in various sectors such as construction, agriculture, domestic service, manufacturing, and trade. This provides a significant contribution to Malaysia's economic growth and strengthens bilateral relations between Indonesia and Malaysia.

IMWs in Malaysia face harsh and complex working conditions. Many of them work far from their families and lack adequate social support. They often experience psychological pressure and social isolation, which affects their overall

well-being. Additionally, they face risks of exploitation, job insecurity, and limited access to healthcare and legal protection. The education level of IMW in Malaysia varies. While some have secondary education, others have only primary education or even no formal education at all. This low level of education can hinder them from obtaining better jobs and increasing social mobility. Furthermore, limited access to training programs and financial education also affects their financial literacy. IMW also face challenges related to finance and remittances. Many send a large portion of their income to families in Indonesia as remittances, contributing to the family economy and national development. However, obstacles such as high transfer costs, exchange rate fluctuations, and a lack of knowledge on how to manage remittances effectively can limit the optimal economic benefits of those remittances. Moreover, the level of financial literacy among IMW remains a concern. A study conducted by the Demographic and Health Survey Institute (LSDK) shows that approximately 60% of IMW in Malaysia have low financial literacy. This can lead to difficulties in managing personal finances, understanding financial products, and making smart financial planning decisions. This lack of understanding can negatively impact their financial stability, leading to difficulties in saving, managing expenses, and protecting themselves from unexpected financial risks.

To address these issues, it is essential to design community service programs that are well-targeted and provide solutions tailored to the needs of IMW in Malaysia. this is done to increase financial literacy and provide access to relevant information in managing their finances better, protecting their rights, and improving overall welfare. Through this community service activity, we hope to contribute to increasing financial literacy among IMW in Malaysia. By enhancing their knowledge and understanding of financial literacy and available financial services, IMW can take wiser steps in managing their finances, increasing financial stability, and achieving better financial well-being.



Figure 1. Number of Indonesian Migrant Workers Abroad (YouTube National Commission on Violence Against Women)

1.2 Identified Problems

Based on the number of Indonesian migrant workers abroad, Malaysia accounts for the largest share of the migrant workforce. Malaysia is one of the destination countries for Indonesian migrant workers. Data from the Central Statistics Agency (BPS) indicates that Indonesian migrant workers in Malaysia are from both the formal and informal sectors. The formal sector accounts for 12,713 workers, while the informal sector accounts for only 1,917 workers.

Management Science University (MSU) Malaysia is a popular destination for Indonesians seeking further education and employment in the formal sector. According to MSU, approximately 200 Indonesian students are currently studying at MSU, with approximately 20 formal migrant workers employed at MSU campus, working as lecturers and staff.

Considering the large number of migrant workers working in the formal sector at MSU campus and in the informal sector around it, we, as the UM Metro Community Service team, collaborated with the MSU Malaysia team to conduct International Community Service for Migrant Workers at MSU campus and informal workers around the MSU campus. We hope that these migrant workers will be able to manage the finances they obtained while working in Malaysia so

that they will be useful when they return to their hometowns. This service aims to provide an understanding of financial literacy which can later become a reference for migrant workers in managing their finances.

CHAPTER II
SOLUSI DAN TARGET LUARAN

2.1 Activity Objectives

First, financial problems and uncertainty among migrant workers are significant issues. By increasing their financial literacy, migrant workers can reduce the risk of losing income, build financial security, and prepare for a more stable financial future.

Second, this activity responds to the tangible needs of Indonesian migrant workers in Malaysia. Data shows that they face challenges in managing finances and obtaining relevant information. Therefore, this activity provides practical and in-depth solutions relevant to their needs, providing an understanding of good financial principles and introducing them to financial products suited to their circumstances.

Finally, this activity also supports sustainable development goals in the context of economic and social empowerment. By increasing the financial literacy of migrant workers, they can become more independent in managing their own finances, increase access to beneficial financial products, and contribute to economic growth and social development, both in Malaysia and Indonesia.

The objective of this research is to analyze the increase in literacy and access to financial information for Indonesian Migrant Workers (IMW) in Malaysia. With a better understanding of savings products, investments, and other financial aspects, IMW will be able to make smarter financial decisions aligned with their long-term goals.

2.2 Problem Solution

Based on the background above, the solution to the problem that will be carried out is as follows:

a. Providing education related to financial literacy needed by Indonesian Migrant Workers (PMI) who work at MSU Malaysia campus and surrounding areas

b. Providing training and assistance in preparing financial plans for Indonesian migrant workers working at MSU Malaysia campus and surrounding areas.
c. Providing assistance and analyzing the financial plans of formal and informal workers who are working to prepare for their retirement age.]

2.3 Targets in Community Service Activities

Mentoring is provided through a training system. This mentoring is expected to explore the potential of Indonesian migrant workers and address the challenges faced by Indonesian migrant workers working at the MSU Malaysia campus. Furthermore, the target of mentoring improves their ability to manage their future income and provides tips and tricks on how to manage their finances in retirement.

1) Provide education related to financial literacy needed by Indonesian Migrant Workers (IMW) who are working at the MSU Malaysia Campus and surrounding areas.

2) Provide training and assistance in preparing financial plans for Indonesian migrant workers working on the MSU Malaysia Campus and surrounding areas.

3) Provide assistance and analyze the types of financial plans that informal workers in Malaysia have in preparing for their retirement age.

2.4 Output

This International Cooperation community service activity is a financial literacy improvement training program for Indonesian Migrant Workers (IMW) in Shah Alam Malaysia. In this activity, 6 UM Metro' lecturers and 3 students collaborated on the financial literacy training. The activity was conducted on Monday, 15 December 2025. It was attended offline by 25 Indonesian migrant workers in Malaysia at MSU Campus, in collaboration with Management Science University (MSU) Lecturers and Students, from 8 AM to 5 PM. The activity used presentation, demonstration, and discussion methods. The participants came from all across Shah Alam, Malaysia. The Vice Dean of FBMP-MSU was also present to provide motivation to all IMW on managing their finances better.

Table 1. Output Achievement Target Plan

No	Jenis Luaran	Indikator Capaian
	Mandatory Output	
1	Scientific publications in journals with ISSN/National journal proceedings	V
2	Publication in print media/online/PT repository) 6	V
3	Increasing competitiveness (increasing the quality, quantity, and added value of goods, services, product diversification, or other resources) 4)	
4	Increasing the application of science and technology in society (mechanization, IT, and management)	
5	Improving societal values (arts, culture, social, political, security, peace, education, health) 2)	V
Additional Output		
1	Publication in international journals 1)	
2	Services; social engineering, methods or systems, products/goods 5)	
3	H K I	V
4	Intellectual property rights (Patents, Simple Patents, Copyright, Trademarks, Trade Secrets, Industrial Product Designs, Plant Variety Protection, Integrated Circuit Topographic Design Protection) 3)	
5	Community Service Videos uploaded on Youtube UM Metro	V

Description:

1) Fill in with "not yet/does not exist," "draft," "submitted," "reviewed," or "accepted/published."

2) Fill in with "not yet/does not exist," "draft," "registered," or "implemented."

3) Fill in with "not yet/does not exist," "draft," or "registered/granted."

4) Fill in with "not yet/does not exist," "product," "implementation," or "significant improvement."

5) Fill in with "not yet/does not exist," "draft," "product," or "implementation."

6) Fill in with "not yet/does not exist," "draft," "editing process," or "published."

CHAPTER 3
IMPLEMENTATION METHOD

3.1. Problem Approach Method

The methodology applied in this community service activity was implemented in several stages. These stages are outlined and explained broadly as presented in Figure 1.

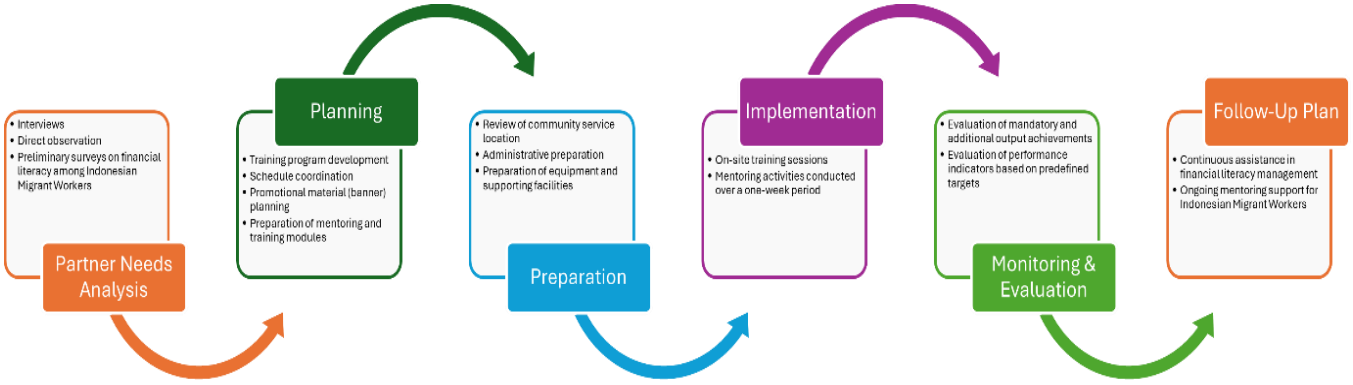


Figure 1. Activity Implementation Methodology

The International Cooperation Community Service program shown in Figure 1 was carried out on 15 December 2025. This program was implemented through stages of partner needs analysis, identification through interviews, observations, and initial surveys related to financial literacy among Indonesian Migrant Workers (IMW) in Shah Alam, Malaysia. The survey used to measure literacy levels in this study involved a pre-test and a post-test. The pre-test was used to measure the level of financial literacy knowledge of IMW in Shah Alam, Malaysia, before the financial literacy training. The post-test was used to measure financial literacy knowledge after the training. Indicators from the Australian Securities and Investments Commission were used to measure the level of financial literacy in the research (Soraya & Lutfiati, 2020; Suryanto & Rasmini,

2018). The measurement of financial literacy knowledge in the pre-test and post-test is presented in Table 1.

Table 2. Implementation of Training and Mentoring Activities

No.	Activities
1	Training on the importance of family financial planning
2	Creating monthly income lists and routine expenditure lists
3	Financial health evaluation (wallet check)
4	Success keys for family financial planning
5	Importance of savings in family financial management
6	Savings products suitable for Indonesian migrant workers in Malaysia
7	How to access savings products online
8	Introduction to gold investment, types, and how to invest in gold

Table 3. Stages and Targets of Community Service Activities

No.	Activity	Achievement
1	Training on the importance of family financial planning from an Islamic perspective	PMIs can understand the importance of financial planning from an Islamic perspective.
2	Creating monthly income lists and routine expenditure lists	PMIs can control and stabilize family finances and prepare for emergencies and retirement plans.
3	Financial health evaluation	PMIs can manage financial planning better, reducing financial risks.
4	Emphasis on financial planning success keys	IMW build a more stable and prosperous financial future.
5	Importance of savings in family financial management	IMW possess awareness of the importance of savings, strengthening saving habits.
6	Savings products suitable for Indonesian migrant workers in Malaysia	IMW can utilize savings services that meet their needs and optimize financial management.

No.	Activity	Achievement
7	How to access savings products online	IMW can utilize savings services that meet their needs and optimize financial management.
8	Introduction to gold investment, types, and how to invest in gold	IMW can gain confidence in long-term investing.

Third, monitoring and evaluation. Monitoring involves supervision and control of the IMWs' progress in the program. Evaluation covers assessment of abilities and skills in understanding financial management. It also includes evaluating the achievement of mandatory and additional outputs, as well as predetermined performance targets. A follow-up plan was also established, with the team providing mentoring during the program to monitor and evaluate implementation and future steps.

CHAPTER 4
FEASIBILITY OF HIGHER EDUCATION

Higher education as a scientific institution in accordance with its main task "Tri Dharma of Higher Education" is required not only to provide education and teaching in class to its students, but also to carry out the second and third missions, namely Research and Community Service. The Institute for Research, Community Service (LPPM) is an academic element at the University level that organizes Research and Community Service activities as stated in the Strategic Plan of Muhammadiyah Metro University (2016 - 2020) with the general theme of Strengthening Governance Towards a Superior Higher Education Institution and mastering Science and Technology. LPPM of Muhammadiyah Metro University strives to implement and facilitate research activities, community service and other scientific activities that support the general theme of the strategic plan of Muhammadiyah Metro University.

LPPM coordinates research activities, community service and scientific publication activities for lecturers at Universitas Muhammadiyah Metro, including coordinating cooperation with external institutions related to research activities, community service and scientific publication activities. In general, LPPM carries out activities in accordance with the Strategic Plan of the Ministry of Research, Technology and Higher Education (2015-2019), the RPJMD of Lampung Province and Metro City (2015-2020), the Statute of Universitas Muhammadiyah Metro (2015-2020), the Strategic Plan of Universitas Muhammadiyah Metro (2015-2020), the Development Master Plan (RIP) of Universitas Muhammadiyah Metro (2010-2020), and the Research Master Plan (RIP) of Universitas Muhammadiyah Metro (2010-2020).

Table 5. Summary of Community Service Activities with Funding Sources DRPM KemenristekDikti

No.	Skim	Jumlah Judul	Value (Rupiah)	Title Proportions
1.	Science and Technology for the Community (IbM)	6	241.000.000	66,67%
2.	Export Product Development Program (IbPE)	1	100.000.000	11,11%
3.	Campus Intellectual Product Development Unit Program (IbKK)	1	150.000.000	11,11%
4.	Community Empowerment Learning (KKN-PPM)	1	67.000.000	11,11%
	Number of Activities	9	558.000.000	100,00%

The table above shows that the Institute for Community Service (LPPM) of Muhammadiyah Metro University has successfully coordinated the implementation of community service programs funded by the Ministry of Research, Technology, and Higher Education's DRPM (Regional Development Fund) in the past year, covering four schemes with a total of nine activity titles. Of these nine activity titles, the scheme with the highest funding was the IbM (Innovative Community Service) Scheme, with 66.67% funding. The other three schemes each received 11.11% of their activity share.

Based on the above data, Muhammadiyah Metro University lecturers have conducted the most community service in the past year under the IbM scheme, whose target partners include both productive and non-productive communities, such as schools and mosque administrators.

In addition to community service activities funded by the Ministry of Research, Technology, and Higher Education's Research and Community Service Agency (DRPM), the Research and Community Service Institute (LPPM) of Muhammadiyah Metro University also has a community service program funded internally by the University. This program is included in the University's routine funding, known as the Routine Research and Community Service Operations (OPR) of Muhammadiyah Metro University. In 2016, the OPR funded seven activities totaling Rp 105,000,000. The quality management activities carried out by LPPM in the implementation of the OPR at Muhammadiyah Metro University include:

- Desk evaluation
- LPPM contracts with community service providers
- LPPM assignments
- Monitoring and evaluation
- Results seminars and posters.

In addition to OPR activities funded internally by the University, the LPPM also independently coordinates community service activities for lecturers. Independent community service activities are carried out through the following series of activities:

- Registration
- Assignment by LPPM
- Monitoring and evaluation
- Seminar on results and posters.

In addition to the three activities mentioned above, the LPPM of Muhammadiyah Metro University also conducted community service activities in 2016, funded by partners: the Family Empowerment Post (Posdaya) at the Nurul Iman Mosque in Tejosari Village, East Metro District. The LPPM of Muhammadiyah Metro University acted as the mentor based on a memorandum of cooperation with the Damandiri Foundation in Jakarta, which has been in place since 2010. The PKM at Muhammadiyah Metro University falls within the working area of West Java I and Lampung, coordinated by the P2SDM of the Bogor Agricultural Institute. The

focus of the mentoring activities in 2016 was the development of economic business units. Currently, the Nurul Iman Mosque Posdaya has successfully established a Sharia Financial Institution called BMT-Cahaya Ummayah. BMT Cahaya Ummayah is the first Sharia institution established within the Damandiri Foundation's partner community in Jakarta.

4.1 Proposing Team and Their Expertise

The following table details the qualifications of the activity implementation team:

Table 3. Qualifications of the Community Service Implementation Team:

No	Name	Expertise	Courses	Tasks handled
1	Karnila Ali, B,Bus., M.P.A.	Accountancy	1. Introduction to Accounting I 2. Financial Management 3. Financial Statement Analysis 4. Management Accounting	1. Responsible for the activity process. 2. Responsible for activity planning. 3. Responsible for activity promotion.
2	Fitriani, S.E., M.M.	Management	1. Business Feasibility Study 2. Corporate Budgeting	1. Help plan activities 2. Help promote activities

3	Dr. M. Ihsan Dacholfany, M.Ed.	Education	1. Educational Management 2. Educational Administration, 3. Leadership And Organizational Behavior	1. Assist in implementing activities 2. Assist in compiling activity reports
4	Elmira Febri Dharmayanti	Accounting	1. Entrepreneurship 2. MSMEs	1. Responsible for activity implementation. 2. Responsible for report preparation.
5	Nina Lelawati, SE., MM.	Marketing Management	1. Introduction to Microeconomics 2. Introduction to Macroeconomics 3. Marketing Management 4. Islamic Banks and Financial Institutions 5. Banking Services Management .	1. Assist in carrying out activities 2. Assist in activity reports

CHAPTER 5
RESULTS, DISCUSSION, AND IMPACT

This International Cooperation community service activity is a financial literacy improvement training program for Indonesian Migrant Workers (IMW) in Shah Alam Malaysia. In this activity, 6 UM Metro' lecturers and 3 students collaborated on the financial literacy training. The activity was conducted on Monday, 15 December 2025. It was attended offline by 25 Indonesian migrant workers in Malaysia at MSU Campus, in collaboration with Management Science University (MSU) Lecturers and Students, from 8 AM to 5 PM. The activity used presentation, demonstration, and discussion methods. The participants came from all across Shah Alam, Malaysia. The Vice Dean of FBMP-MSU was also present to provide motivation to all IMW on managing their finances better.



Figure 2. In collaboration International Community Service Program between UM Metro Lecturers and Management Science University (MSU) Malaysia Lecturers & Students

The training began with an opening and remarks by the The Vice Dean of FBMP-MSU and the head of the community service team. The core activity was divided into 4 parts. The first part was filling out a pre-questionnaire regarding family financial management. The second part was the presentation of material on the importance of family financial planning, creating income and expenditure lists,

evaluating financial health, and emphasizing success keys. The presentation activities can be seen in Figure 3.



Figure 3. Presentation on the Importance of Family Financial Planning

The third part was a discussion session where the speaker demonstrated how to manage family finances. The fourth part was filling out a post-questionnaire to determine the level of improvement in financial literacy. The results of the financial literacy training for family financial management among the 25 respondents regarding financial attitude are presented in Table 4.

Table 4. Financial Attitude of PMIs in Shah Alam, Malaysia

Statement Item	**Financial Attitude (25 IMW Responses)**
Family financial planning is very important for us migrant workers in Malaysia to achieve financial stability	89% Strongly Agree; 11% Agree; 0% Disagree & 0% Strongly Disagree
Feel a responsibility to plan expenditures and send remittances regularly to family	79% Strongly Agree; 17% Agree; 3% Disagree; 1% Strongly Disagree
Tend to use safe and trusted financial methods or services when sending money to family	84% Strongly Agree; 12% Agree; 4% Disagree; 0% Strongly Disagree

Strive to prioritize expenditures for primary family needs, such as food, education, and healthcare	93% Strongly Agree; 6% Agree; 1% Disagree; 0% Strongly Disagree
Need to have sufficient emergency funds to face emergencies or unexpected events for the family	91% Strongly Agree; 8% Agree; 1% Disagree; 0% Strongly Disagree
Feel it is important to have a long-term investment plan to achieve future financial goals for the family	90% Strongly Agree; 10% Agree; 0% Disagree; 0% Strongly Disagree

The service results indicate that the financial literacy training had a positive impact. Financial literacy helps migrant workers manage income, remittances, and wise decision-making (Hanum et al., 2023; Rochendi et al., 2022). It improves knowledge, attitude, and behavior for long-term well-being (Kamil et al., 2023; Khoirunnisa & Rochmawati, 2021). To achieve broader impact, future recommendations include increasing program accessibility and sustainability, alongside cooperation with authorities and financial institutions for migrant-specific services. Literacy influences remittance behavior, helping workers manage transfers more effectively (Julia Bersch et al., 2021). It also positively affects saving and investment behaviors (Nabila & Dewi, 2023).

Low literacy is linked to over-indebtedness (Lusardi & Tufano, 2015). Thus, training must focus on debt management. Literacy significantly influences financial behavior (Brahmana & Brahmana, 2016) and management behavior of IMWs in Malaysia (Zuhara & Zahara, 2023). This program helps IMWs manage personal and family finances better and encourages access to investment products. It also strengthens bilateral ties through economic empowerment.

CHAPTER 6
PLAN FOR NEXT STAGES

The results show a significant increase in financial literacy among IMWs in Malaysia. Participants realized their responsibilities regarding remittances, safe services, and avoiding unnecessary debt. Recommendations for follow-up include periodic training on deeper topics like investment management and retirement planning.

Collaboration with financial and educational institutions is needed to develop specific programs, including Sharia finance. Involvement of stakeholders like the Ministry of Foreign Affairs and NGOs is crucial for better access to secure products and consultation services.

CHAPTER 7
CONCLUSIONS AND SUGGESTIONS

Considering the large number of migrant workers working arround at MSU campus and in the informal sector around it, we, as the UM Metro Community Service team, collaborated with the MSU Malaysia Lecturers and students to conduct International Community Service for Migrant Workers at MSU campus and informal workers around the MSU campus. We courage that these migrant workers will be able to manage the finances they obtained while working in Malaysia so that they will be useful when they return to their hometowns. This service aims to provide an understanding of financial literacy which can later become a reference for migrant workers in managing their finances.

The results show a significant increase in financial literacy among IMWs in Malaysia. Participants realized their responsibilities regarding remittances, safe services, and avoiding unnecessary debt. Recommendations for follow-up include periodic training on deeper topics like investment management and retirement planning. Collaboration with financial and educational institutions is needed to develop specific programs, including Sharia finance. Involvement of stakeholders like the Ministry of Foreign Affairs and NGOs is crucial for better access to secure products and consultation services.

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LEMBAGA PENELITIAN DAN PENGABDIAN PADA MASYARAKAT
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Alamat : Jl. Ki Hajar Dewantara No. 116 Iringmulyo Kota Metro Telp./Fax. (0725)42445 – 42454 Kode Pos 34111
Website: lppm.ummetro.ac.id email: info@ummetro.co.id

SURAT TUGAS
375/II.3.AU/F/LPPM/UMM/2025

Yang bertanda tangan di bawah ini:

Nama : Dr. Satrio Budi Wibowo, S.Psi., M.A.
NIDN : 0218028001
Jabatan : Ketua LPPM UM Metro

Dengan ini memberikan Tugas Kepada:

Tim Dosen			
No.	Nama	NIDN	Jabatan
1.	Karnila Ali, B.Bus., MPA.	0204068502	Ketua
2.	Nina Lelawati, M.M	0212028802	Anggota
3.	Elmira Febri Darmayanti, S.E., M.AB.	0211028002	Anggota
4.	Dr. M. Ihsan Dacholfany, M.Ed	0229077501	Anggota
5.	Fitriani, S.E., M.M	0206068604	Anggota
Tim Mahasiswa			
No.	Nama	NPM	Jabatan
1.	Rika Tri Anjani Sari	23650003	Mahasiswa
2.	Melisa Salsabila	23630039	Mahasiswa
3.	Azizah Nasywa Putri Assyifa	22610150	Mahasiswa

Untuk melaksanakan Tugas sebagai tim Pengabdi Internasional dalam kegiatan sebagai berikut:

Judul : Strengthening Financial Literacy For Indonesian Migrant Workers In Malaysia: "A Strategy Towards Financial Independence" 2025
Waktu Pelaksanaan : 11 s.d. 16 Desember 2025
Tempat PkM : Nature Walk at Bukit DO, Bentong, Pahang, Malaysia

Demikian surat tugas ini dibuat untuk dapat dilaksanakan sebagaiamana mestinya, dan selesai melaksanakan tugas agar melaporkan kepada Ketua LPPM UM Metro

Metro, 11 Jumadil Akhir 1447 H
01 Desember 2025 M

Ketua LPPM UM Metro

Dr. Satrio Budi Wibowo, S.Psi., M.A.
NIDN 0218028001

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UM Metro Gelar Kegiatan Refreshing Dosen dan Tenaga Kependidikan
NASIONAL 2 jam

SMSI Lampung Dorong Pemprov Bentuk Satgas Pemantau Jalan Rusak
NASIONAL 18 jam

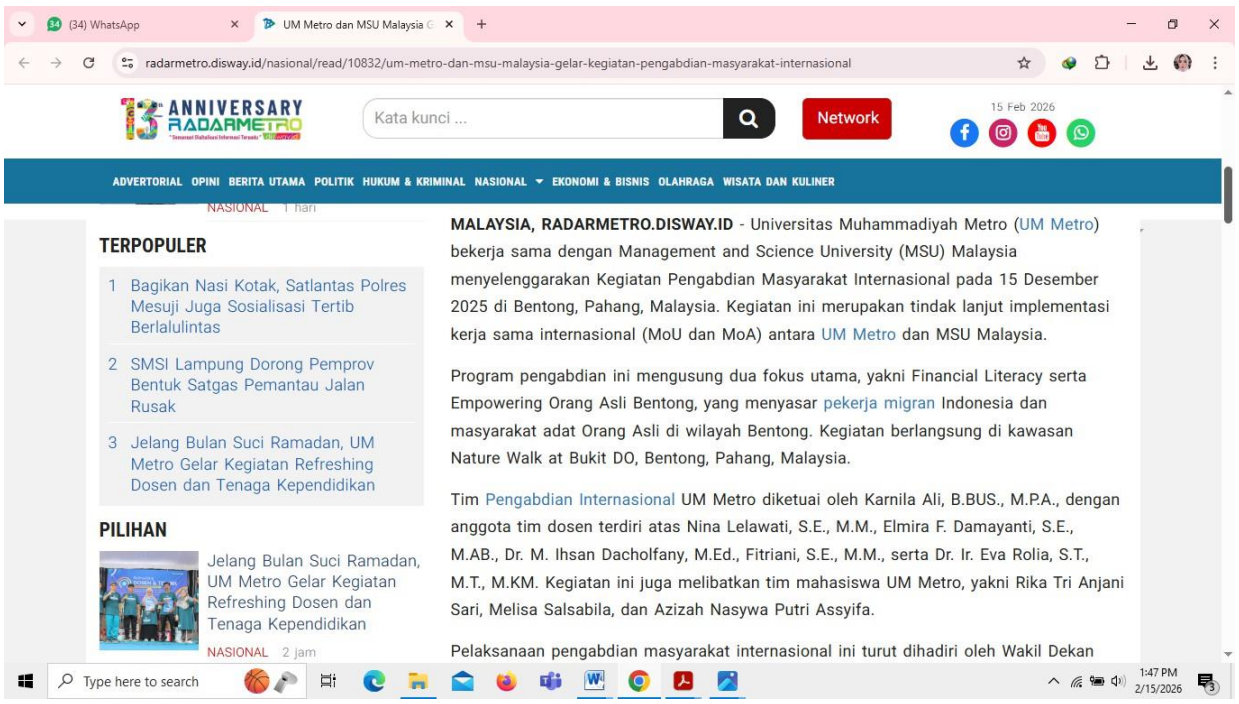
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NASIONAL 21 jam

Karang Taruna Sukoharjo Bersama PWI Pringsewu Gelar Donor Darah dan Pemeriksaan Kesehatan Gratis

UM Metro dan MSU Malaysia Gelar Kegiatan Pengabdian Masyarakat Internasional

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TERPOPULER

1 Bagikan Nasi Kotak, Satlantas Polres Mesuji Juga Sosialisasi Tertib Berlalulintas

2 SMSI Lampung Dorong Pemprov Bentuk Satgas Pemantau Jalan Rusak

3 Jelang Bulan Suci Ramadan, UM Metro Gelar Kegiatan Refreshing Dosen dan Tenaga Kependidikan

PILIHAN

Jelang Bulan Suci Ramadan, UM Metro Gelar Kegiatan Refreshing Dosen dan Tenaga Kependidikan
NASIONAL 2 jam

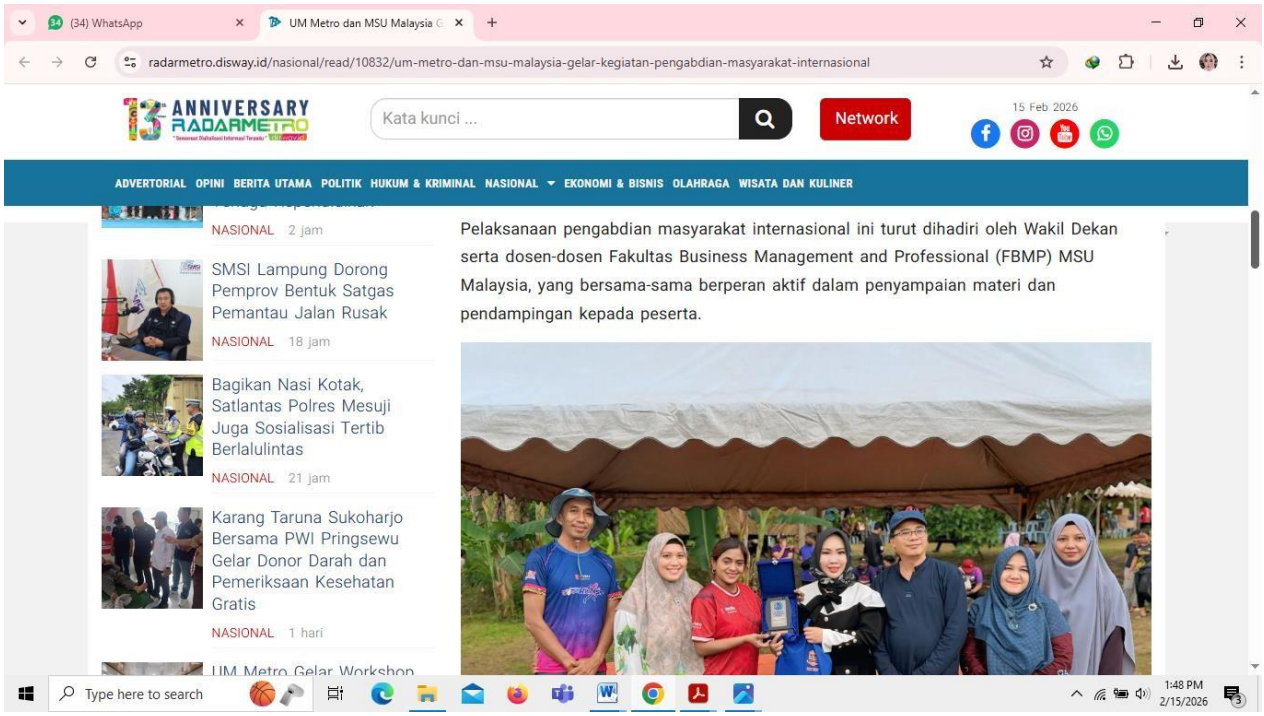
MALAYSIA, RADARMETRO.DISWAY.ID - Universitas Muhammadiyah Metro (UM Metro) bekerja sama dengan Management and Science University (MSU) Malaysia menyelenggarakan Kegiatan Pengabdian Masyarakat Internasional pada 15 Desember 2025 di Bentong, Pahang, Malaysia. Kegiatan ini merupakan tindak lanjut implementasi kerja sama internasional (MoU dan MoA) antara UM Metro dan MSU Malaysia.

Program pengabdian ini mengusung dua fokus utama, yakni Financial Literacy serta Empowering Orang Asli Bentong, yang menyasar pekerja migran Indonesia dan masyarakat adat Orang Asli di wilayah Bentong. Kegiatan berlangsung di kawasan Nature Walk at Bukit DO, Bentong, Pahang, Malaysia.

Tim Pengabdian Internasional UM Metro diketuai oleh Karnila Ali, B.BUS., M.P.A., dengan anggota tim dosen terdiri atas Nina Lelawati, S.E., M.M., Elmira F. Damayanti, S.E., M.AB., Dr. M. Ihsan Dacholfany, M.Ed., Fitriani, S.E., M.M., serta Dr. Ir. Eva Rolia, S.T., M.T., M.KM. Kegiatan ini juga melibatkan tim mahasiswa UM Metro, yakni Rika Tri Anjani Sari, Melisa Salsabila, dan Azizah Nasywa Putri Assyifa.

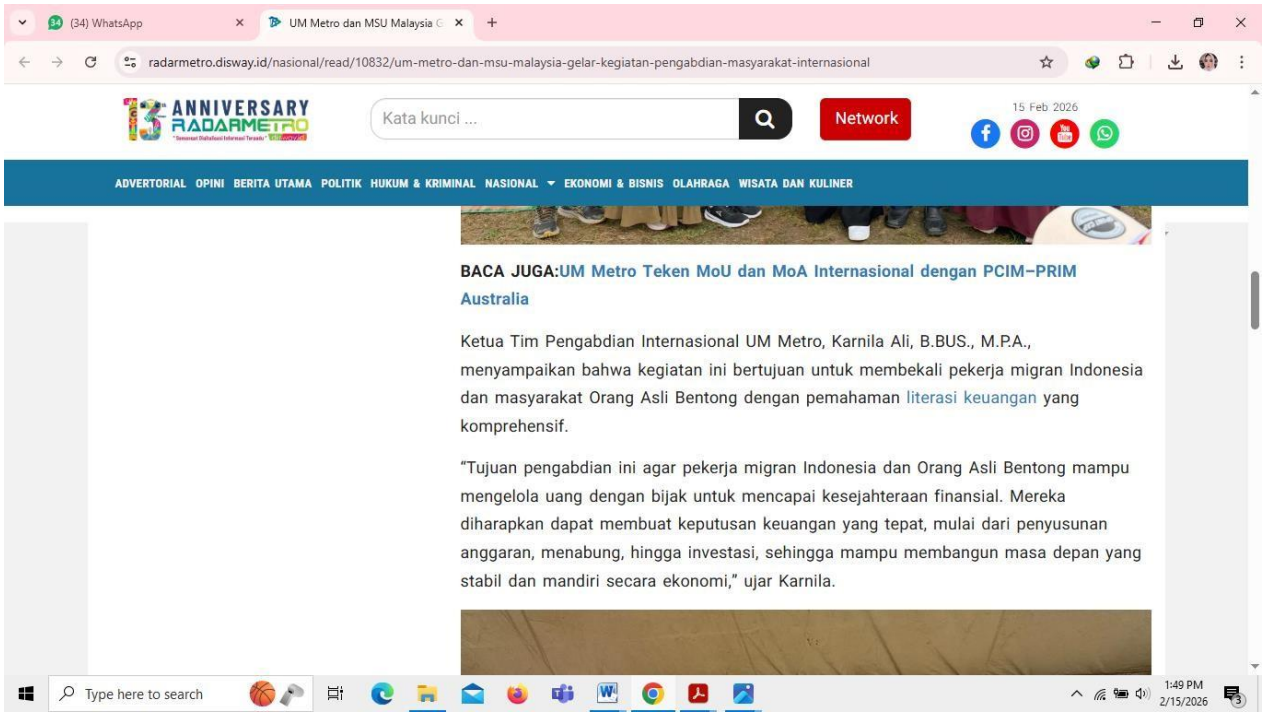
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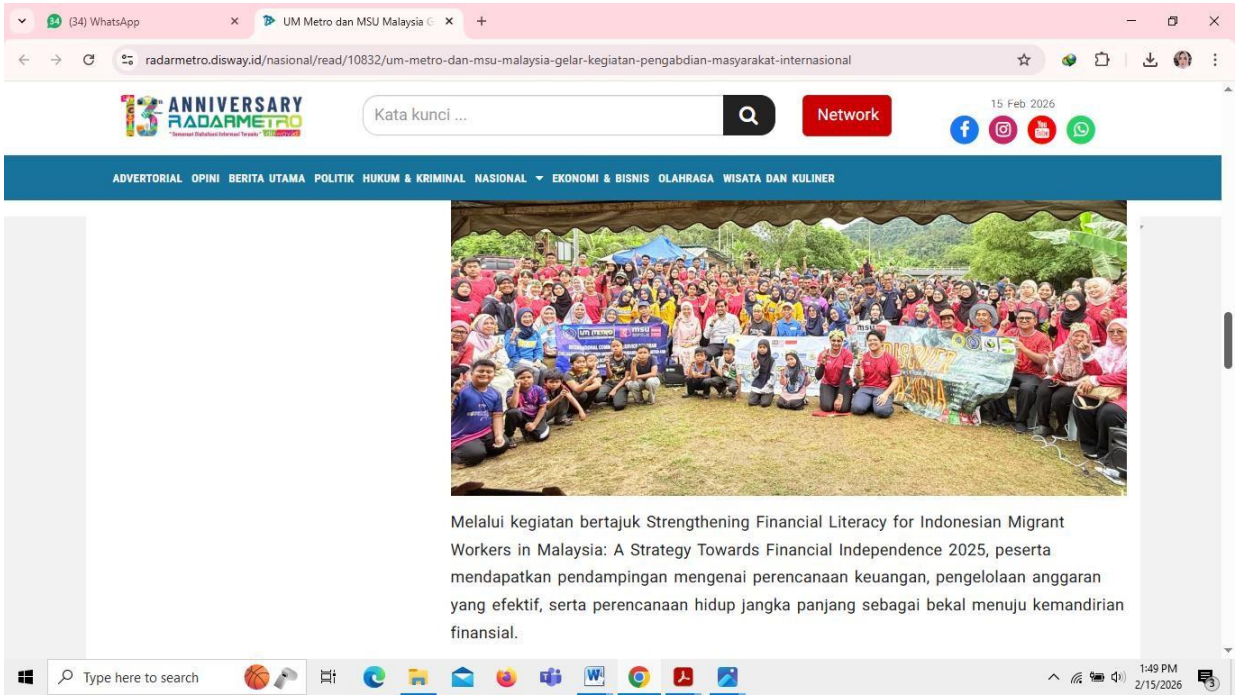
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NASIONAL 21 jam
Karang Taruna Sukoharjo Bersama PWI Pringsewu Gelar Donor Darah dan Pemeriksaan Kesehatan Gratis
NASIONAL 1 hari
Pelaksanaan pengabdian masyarakat internasional ini turut dihadiri oleh Wakil Dekan serta dosen-dosen Fakultas Business Management and Professional (FBMP) MSU Malaysia, yang bersama-sama berperan aktif dalam penyampaian materi dan pendampingan kepada peserta.
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NASIONAL 1 hari
UM Metro Gelar Workshop Peningkatan Softskill & Hardskill Mahasiswa dan Ormawa Tahun 2026
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ATTACHMENT 1

1. BIODATA OF THE HEAD OF COMMUNITY SERVICE

a. Personal Identity

1	Full name	Karnila Ali, B.Bus., MPA
2	Gender	Female
3	Functional Position	Lektor III/d
4	NIDN	0204068502
5	Place and Date	Metro, June 04, 1985
6	E-mail	karnila.ali85@gmail.com
7	Phone Number/HP	0811.722.0.788
8	Office Address	Universitas Muhammadiyah Metro. *Address*: Jl. KH Dewantara No. 116, Iringmulyo, Metro Timur, Kota Metro
9	Phone Number/Faks	Telp/Fax(0725)42445-42454
10	Subjects	1. Analisis Laporan Keuangan
		2. Manajemen Keuangan 1
		3. Pengantar Akuntansi 1
		4. Manajemen Keuangan Dana Desa

2. **Educational Backgroud**

Education	**S1**	**S2**
Name of University	University Of Tasmania, Australia	University Of Tasmania, Australia
Field of Science	Marketing International Business	Master of Professional Accounting
Year of Entry	2007-2008	Februari - Desember 2009

3. Research Experience

No	Tahun	Judul Penelitian	Pendanaan	
			Sumber	Jumlah
1	2018	Analisis Pengaruh Budaya Organisasi Dan Gaya Kepemimpinan Terhadap Kepuasan Kerja Untuk Meningkatkan Kinerja Karyawan Di Rumah Sakit Muhammadiyah Metro	Dikti	Rp. 14.500.000,-
2	2019	Pengukuran Minat Berwirausaha Menggunakan *Self Efficacy*, Lingkungan Dan Pendidikan Kewirausahaan Pada Mahasiswa Feb Universitas Muhammadiyah Metro	DIPA	Rp. 5.000.000,-
3	2022	Pengaruh Viral Marketing Dan Hedonic Shopping Terhadap Impulsif Buying Pada Pengguna Shopee Di Kota Metro	DIPA	Rp. 5.500.000,-
4	2024	Strategi Pengembangan Usaha Guna Meningkatkan Volume Penjualan pada UKM Roti Cantik	DIPA	Rp. 7.000.000,-
5	2024	Pengaruh Strategi Green Marketing Dan Green Product Dalam Purchasing Decision (Studi Kasus: Air Galon Le Minerale Di Lampung)	DIPA	Rp. 7.000.000,-

4. Community Service Experience

No	Tahun	Judul Pengabdian	Pendanaan	
			Sumber	Jumlah
1	2019	Sosialisasi Prosedur Pengajuan Sertifikasi Halal ke LPPOM MUI kepada UKM di Kota Metro	DIPA	Rp. 4.000.000,-
2	2020	Program Relawan pajak Disaat Pendemi Covid'19	DIPA	Rp. 5.000.000,-
3	2024	Baking Class Dalam Rangka Meningkatkan Skill Entrepreneur Kota Metro	DIPA	Rp. 2.500.000,-
4	2025	Pemberdayaan Industri Rumah Tangga Geblek di Kelurahan Trimurjo melalui Digitalisasi dan Peningkatan Kualitas Produk untuk Kemandirian Ekonomi dan Ketahanan Pangan Lokal	Dikti	Rp. 43.600.000,-

5. Publication of Scientific Articles in Journals

No.	Judul Artikel Ilmiah	Nama Jurnal	Volume/ISSN
1	Pengaruh promosi dan atribut produk terhadap keputusan nasabah dalam memilih tabungan ekasave pada Bank Eka Kantor Pusat Metro	Jurnal Manajemen	Derivatif Volume 7 No.1, Nopember 2011 (ISSN 1978-6573)

No.	Judul Artikel Ilmiah	Nama Jurnal	Volume/ISSN
2	The Effect Of Company Characteristics On Income Smoothing Practice Moderated By Managerial Ownership: A Study On Public Listed Companies In The Indonesian Stock Exchange During 2012-2016	International Conference on Community Research and Service Engagemens Proceeding	Conference Program Book and Proceedings (ISBN 978-602-501-311-9)
3	Analisis Pengaruh BudayaOrganisasi Dan Gaya Kepemimpinan Terhadap Kepuasan KerjaUntuk Meningkatkan Kinerja Karyawan Di Rumah SakitMuhammadiyah Metro"	Derivatif: Jurnal Manajemen	Derivatif Volume 12, No 2, November 2018 (ISSN 1978-6573)
4	Pengaruh Pelayanan Dan Daya Tarik Produk Terhadap Keputusan Nasabah Kredit Umum Bank Eka Bumi Artha Kota Metro	Fidusia: Jurnal Keuangan Dan Perbankan	Fidusia Volume1, No 1, April 2018 (ISSN 2621-2447)
5	Analisis Laporan Keuangan Untuk Menilai Kinerja Perusahaan Farmasi Dengan Ukuran Perusahaan Sebagai Variabel Moderasi Dimasa Pandemi Covid-19	Fidusia: Jurnal Keuangan Dan Perbankan	Fidusia Volume5, No 1, April 2022 (ISSN 2621-2447)
6	Reaksi Pasar Modal Sebelum Dan Sesudah Munculnya Financial Technology (Fintech) Peer To Peer (P2P) Lending Pada Bank Yang Terdaftar Di Bursa Efek Indonesia	Jurnal Manajemen DIVERSIFIKASI	Diversifikasi Volume3, No 4, Desember 2023 (ISSN 9772774 529001)
7	Pengaruh Inflasi Dan Suku Bunga Terhadap Retrun Saham Dengan Profitabilitas Sebagai Variabel Moderating Pada Perusahaan Industri Barang Konsumsi	Derivatif: Jurnal Manajemen	Derivatif Volume 18, No 1, April 2024 (ISSN 1978-6573)

6. Scientific Seminar /Conference Presenter (*Oral Presentation*)

No	Nama Pertemuan Ilmiah/Seminar	Judul Artikel Ilmiah	Waktu dan Tempat
1	Seminar Hasil Penelitian	Analisis Pengaruh Budaya Organisasi Dan Gaya Kepemimpinan Terhadap Kepuasan KerjaUntuk Meningkatkan Kinerja Karyawan Di Rumah SakitMuhammadiyah Metro	14 Agustus 2018, Di IBI Darmajaya Bandar Lampung
2	International Conference	The Effect of Working Capital on Company Liquidity On the Property and Real Estate Sub-Sector Listed On the Indonesia Stock Exchange	10-11 Agustus 2022 Di Universitas Muhammadiyah Purwokerto
3	International Conference	The Effect of Inflation and Interest Rates on Stock Returns with Profitability as a Moderating Variable in Consumer Goods Industry	1 – 3 Agustus 2023 Di Universitas Muhammadiyah Sumatera Barat

All the information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for submitting the OPR PkM International Cooperation Program at UM Metro.

Metro, September 15, 2025



KARNILA ALI, B.BUS, M.P.A
NIDN. 0204068502

BIODATA OF MEMBER (1)

A. Personal Identity

1	Nama Lengkap	Fitriani, S.E., M.M.
2	Jenis Kelamin	Perempuan
3	Program Studi	D3 Perbankan dan Keuangan
4	NIP/NIDN	0206068604
5	Tempat dan Tanggal Lahir	Metro, 06 Juni 1986
6	Alamat E-mail	Fitriasrin2606@gmail.com
7	Nomor Telepon /HP	0853 6808 2666

B. Education Background

GelarAkademik	Sarjana (S1)	Magister (S2)	S3 Doktor
S.E.	**Institut Pertanian Bogor (IPB)**		
M.M.		**Universitas Muhammadiyah Metro**	

C. Track Record Tri Dharma PT

Education and Teaching

No	Nama Mata Kuliah	Wajib/Pilihan	SKS
1	Analisis Kredit	Wajib	3
2	Studi Kelayakan Bisnis	Wajib	3
3	Penganggaran Perusahaan	Wajib	3
4	Praktikum Perbankan	Wajib	3

Research

No	Judul Penelitian	Penyandang Dana	Tahun
1	Strategi Promosi PENMARU Universitas Muhammadiyah Metro	DIPA UM Metro	2021
2	Pengembangan Sumber Daya Manusia dalam Pendidikan	DIPA UM Metro	2021
3	Pengaruh Blended Learning di Masa Pandemi Covid 19 Terhadap Motivasi Belajar Mahasiswa Program Studi Manajemen Universitas Muhammadiyah Metro.	DIPA UM Metro	2022

Community Service

No	Judul Pengabdian kepada Masyarakat	Penyandang Dana	Tahun
1	Pelatihan Keterampilan Henna Art Kepada Komunitas dan Lembaga Kursus dan Pelatihan (LKP) menjadi Profesional Henna Art untuk memajukan Ekonomi Kreatif di Kota Metro - Lampung	DIPA UM Metro	2018
2	Sosialisasi Prosedur Pengajuan Sertifikasi Halal ke LPPOM MUI kepada UKM di Kota Metro	DIPA UM Metro	2019
3	***K-****DREAMCARD TRAINING* SEBAGAI SARANA BAGI *KOREAN WAVE* DI INDONESIA UNTUK MENJADI *AGENT* PEMBERDAYA	DIPA UM Metro	2021

All the information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for submitting the OPR PkM International Cooperation Program at UM Metro

Metro, 25 Juli 2025

Ketua/Anggota,



Fitriani, S.E., M.M.
NIDN. 0206068604

Biodata Team Member (2)

A. Personal Identity

1.	Nama Lengkap	Muhammad Ihsan Dacholfany
2.	Jabatan Fungsional / TMT	Lektor Kepala/ 2013/ Kum 728.
3.	Status	Menikah
4.	NIP / NIDN	Dosen Tatap Yayasan /0229077501
5.	Tempat Tanggal Lahir	Palembang, 29 Juli 1975
6.	Jabatan Struktural	Wakil Rektor, 2019-2027
7.	Nam Istri	Bd. Evi Yuzana, SKM, S.Tr, MM.
8.	Nama Ayah	H.Muhammad Dahlan Nanung
9.	Nama Ibu	Hj.Siti Chodijah Yusuf
10.	Nama Anak	Nurul Izzah Fizadinajah, Natsir Al-Irsyad Fizadinajah, Nafisah Irtiyah Fizadinajah.
11.	Alamat Rumah	Jl.A.Yani No.162, Rt;034, Rw:016, Iring Mulyo Metro lampung Indonesia
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13.	No telepon / WA	0812-1302-2488 / 0821-7838-8870
14.	Alamat Kantor	Gedung Ahmad Dahlan / Rektorat, Jl. Ki Hajar DewantaraNo.116 Metro Iring Mulyo Metro Lampung
15.	No. Telepon/Faks	(0725) 42445 / (0725)45931
12.	ORCID	https://orcid.org/0000-0002-7848-6886
13	Google Scholar	https://scholar.google.co.id/citations?user=P8FOsMAAAAAJ&hl=en
14	SINTA	https://sinta.kemdikbud.go.id/affiliations/authors/835
15	No ID Scopus	57196084106
16	Ristek Dikti	https://sinta.ristekbrin.go.id/authors/detail?id=6001806&view=overview
17	Publon	https://publons.com/researcher/4209531/muhammad-ihsan-dacholfany/
18	Mata Kuliah Yang diampu Bersama dengan Tim Dosen	Administrasi Pendidikan, Manajemen Pendidikan Dasar dan Menengah, Manajemen Pendidikan Anak Usia Dini, Kepemimpinan dan Perilaku Organisasi, Manajemen Sumber daya Manusia.

B. Educational Background

	S-1	S-2	S-3
Nama Perguruan Tinggi	ISID-UNIDA Gontor, UHAMKA, UI Depok dan IPRIJA	Universitas Kebangsaan Malaysia(UKM)	UKM- UNINUS
Bidang Ilmu	Pendidikan Islam dan Ekonomi Islam	Islamic Education	Manajemen Pendidikan
Tahun Masuk-Lulus	1997-2001	2002-2004	2009-2011
Judul Skripsi/Tesis/Disertasi	Pembaharuan Pesantren di Bidang Pendidikan dalam Membangun Insan Kamil /Paripurna	An analysis islamation of Curriculum as Hasan Langgulung	Gaya Kepemimpinan Kyai dalam Pendidikan Karakter di Pondok Pesantren Gontor
Nama Pembimbing/ Promotor Penguji	-Dr. H.Armada Hadi,M.Pd -Drs.Makmur, M.Ag -Dr.Mahsusi, MD, MM	-Prof.Dr. Ab. Halim Tamuri -Dr. Shahrin bin Awaluddin	-Prof. Dr. A.Sanusi -Prof.Dr. Sofyan Sauri,M.Pd. -Dr.H. Hari Suderajat,M.Pd -Prof. Dr.Nana Syaodih Sukmadinata -Prof.Dr. Dedi Mulyasana, M.Pd.

C. **Track Record Tri Dharma PT**

No	Tahun	Pekerjaaan	Tempat Tugas
1	1997-1998	Guru	Pondok Pesantren Darussalam Gontor Ponorogo Jawa Timur
2	1998-2002	Guru + Staf Bagian Pengajaran +Bagian Ketua Pengasuhan Santri	Pondok Pesantren Husnayain Jakarta

3	2002-2004	Guru	Sekolah Integrasi Kafa Malaysia
4	2004-2008	Dosen + Wakil Dekan + Dekan	AMIK YAPRI + UIC Jakarta + PGTK Tunas Islam + IPRIJA,
5	2009-2013	Dosen + LPM + Wakil Ketua+Deputi Bidang Pengembangan Lembaga Dan Kerjasama	Al-Ghurobaa/ Bani Saleh / Binamadani/
6	2011-2012	Dosen + Wakil Ketua	STAIN Jurai Siwo + STKIP Kumala
7	2009-2015	Dosen + LPM Administrasi	STAIN Jurai Siwo / IAIN Metro / UM Metro
8	2020 sd Sekarang	Dosen	UIN Raden Intan
8	2009-Sekarang	Staf + Dosen + Kaprodi + Wakil Rektor	UM Metro

D. Research

1. *Persepsi Mahasiswa Non Muslim UM Metro Terhadap Perkuliahan AIK 1 Ala Mondok di Pondok Pesantren At-Tanwir Metro*, LPPM UM MetroTahun 2024, Muhammad Ihsan Dacholfany, Iswati, Renci, https://repository.ummetro.ac.id/files/artikel/806cb09b002d02f644fdfeae132f6bbe.pdf

2. *Tren Remaja Dalam Menghadapi Digitalisasi Agama (Studi Atas Permasalahan Remaja Dalam Memahami Islamrahmatan Lil Alamin*, LPPM UM Metro, 2022, Muhammad Ihsan Dacholfany, Iswati, Heri Cahyono, 2023.

1. *Implementasi Kurikulum AlIslam Dan Kemuhammadiyahan Dalam Membangun Karakter Mahasiswa*, LPPM UM Metro, Tahun 2022. https://ojs.ummetro.ac.id/index.php/lentera/article/view/1678

2. *Pengembangan Modul Keterampilan Dasar Konseling Untuk Meningkatkan Kompetensi Profesional Konselor Sekolah*, Marzuki, M.S. M. Ihsan Dacholfany, Tri Anjar, Hadi Pranoto, Penelitian Strategis Nasional Institusi -Direktorat Riset dan Pengabdian Masyarakat, 2018. https://repository.ummetro.ac.id/files/artikel/318.pdf

3. *Peran Dosen STAIN Jurai Siwo Metro Dalam Membangun Harmoni Melalui Pendekatan Agama, Desa Karangrejo Kecamatan Metro Utara*

Kota Metro, P3M STAIN Metro – Kemenag RI, Khoirur Rijal, M.Ihsan Dacholfany, 2015.

4. *Kontribusi Alumni dan Manajemen strategis PPs STAIN jurai Siwo dalam membangun Harmonisasi Kehidupan dan Ekonomi Masyarakat*, P3m STAIN Jurai Siwo,Tobibatus Saadah, khoirur Rijal, M. Ihsan Daholfany, Husnul Fatarib, Ida Umami, 2015.

5. *Pemberdayaan Masyarakat Dalam Meningkatkan Mutu Pendidikan Non Formal, Studi kasus di Kota Metro Lampung*, STAIN Metro (Kemenag RI), Hemlan, M.Ihsan Dacholfany, M.Dini Handoko, 2015.

6. *Nilai-Nilai Pendidikan Karakter Di Pondok Pesantren Gontor*, P3M STAIN Metro-Kmenag RI, 2014.

7. *Pelanggaran Hukum Perkawinan Dalam Konstruk Masyarat, Studi Kasus Pada Masyarakat Rejomulyo Metro Selatan*), P3M STAIN METRO, Wahyu Setiawan, M.Ihsan Dacholfany, 2013.

8. *Konstruk Masyarakat, Edukasi Bagi Masyarakat Marginal,* , Sri Watini, M. Ihsan Dacholfany, Kemenag RI Diktis, 2013.

9. *Lesson Studi Sebagai Upaya Peningkatan Kualitas Pembelajaran Di Madrasah Ibtidaiyah*, Program kemitraan STAIN Jurai Siwo Metro-Kemenag RI, Tusriyato, Wahyu Setiwan, M. Ihsan Dacholfany, 2011.

10. *Unsur-Untuk Ajaran Islam Dalam Perkawinan Budaya*, M. Ihsan Dacholfany, Dirjen pendidikan Islam kementerian agama Republik Indonesia, 2009.

11. *Ekspektasi Masyarakat Terhadap Program Studi Agama Dan Umum*, Wawan, A.Fatoni, Ihsan Dacholfany, Iklilah, Penelitian kompetitif team di Kementrian Agama RI, 2009

12. *Penyusunan Panduan Kurikulum SKI MA Jender*, Penelitian kompetitif Kementrian agama RI, M Ihsan Dacholfany, A.Fatoni, 2008.

E. Community Service

1. *Peningkatan Kualitas Manajemen Pendidikan Di Sekolah Dasar Melalui Pelatihan Dan Bimbingan,* Communnity Development Journal, 2024. https://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/23991
2. Panitia Seleksi Pemilihan Calon Pimpinan BAZNAS Kota Metro 2024-2029, Pemda Kota Metro, 2024, https://info.metrokota.go.id/pengumuman-hasil-seleksi-administrasi-baznas-metro-2024-2029/

3. *Peningkatan Kualitas Manajemen Pendidikan Di Sekolah Dasar Melalui Pelatihan Dan Bimbingan*, Pengabdian Masyarakat, Journal.universitaspahlawan, 2024, https://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/23991/16922

4. *Pelatihan Pengisian BKD Antara Tugas dan Kewajiban, Worshop Sosialisasi Laporan Beban Kerja Dosen IAIN Metro*, 2023, https://ummetro.ac.id/wr-iv-um-metro-sosialisasikan-lbkd-bagi-dosen-baru-di-iain-metro/

5. *Program Pelatihan Guru Lintas Provinsi Dalam Peningkatan Kualitas Pembelajaran*, M. Ihsan Dacholfany, Ismail Nasar, Muh Reza Zulfikar, Yayuk Chayatun Machsunah, Destri Wahyuningsih, Joni Wilson Sitopu, Community Development Journal: Jurnal Pengabdian Masyarakat,2023, https://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/15992?articlesBySimilarityPage=3

6. *Pelatihan Penggunaan Aplikasi Mendeley Secara Online Untuk Penyusunan Daftar Pustaka Karya Ilmiah*, Journal.UniversitasPahlawan.(LPPM), 2023,https://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/15543

7. *Pendampingan Pembuatan Modul Pembelajaran Berbasis Moderasi Beragama Di Taman Pendidikan Al-Qur'an Nurul Iman Kota Metro,* Heri Cahyono, Iswati, M. Ihsan Dacholfany,Della Monica Dipa LPPM Universitas Muhammadiyah Metro, NO: 027/II.3AU/C/UMM/2023, https://repository.ummetro.ac.id/files/artikel/4205.pdf

8. *Pelatihan Manajemen Terhadap Kepala Sekolah Dalam Meningkatkan Mutu Pendidikan* M.Ihsan Dacholfany, SABAJAYA Jurnal Pengabdian Kepada Masyarakat , 2023 https://journal.sabajayapublisher.com/index.php/jpkm/article/view/648

9. Memberi Materi Khutbah Ta'aruf Santri WaIi Santri Pesantren Al-Muhsin: Peran Pesantren sebagai Basis Pendidikan Karakter Geneasi Unggul, 2022, https://repository.ummetro.ac.id/files/artikel/3595.pdf

10. Pelatihan Paten Sederhana (Sosoialisai Dan Pendampingan), UPI UM Metro, 2021

11. Peningkatan Kompetensi Guru Melalui Pelatihan Penelitian Tindakan Kelas

12. Pemberdayaan Guru SMP Muhammadiyah 3 Metro Dalam Pengembangan Perangkat Pembelajaran Terintegrasi Al-Islam Dan Kemuhammadiyahan

13. Peningkatan Skill Calon Pembina Tanggap Bencana Dengan Metode Simulasi Bagi Guru Pendidikan Dasar Dan Menengah Muhammadiyah Se Kota Metro

14. Pengabdian Kepada Masyarakat: Pengembangan Profesi Pendidikan, Penyusunan Karya Tulis Ilmiah, Temuan dan Alasan Penolakan Kaya Tulis Ilmiah, Strategi Menempuh Pendidikan Pascasarjana) SMK Muhammadiyah 1 Sekampung Udik, Agus Sutanto, Achyani, M.Ihsan Dacholfany, Dharmawan, Suharto, Bagas Rasydi Siddik, Hifni Carolina Septina, Purwaadi, 2017.

15. Pengabdian Kepada Masyakat: Pengabdian Masyarakat Pengembangan Profesi Pendidikan, Penyusunan Karya Tulis Ilmiah, Temuan dan Alasan Penolakan Kaya Tulis Ilmiah, Strategi Menempuh Pendidikan Pascasarjana) di SMP Islam Terpadu Darul Hikmah Pasir Sakti Lampung, Agus Sutanto, Achyani, M.Ihsan Dacholfany, Dharmawan, Suharto, Bagas Rasydi Siddik, Hifni Carolina Septina, Purwadi, 2017.

16. Pengabdian Masyarakat, Mengisi Pelatihan PTK - Kompensi Guru Dan Profesional Guru Yayasan Cendikia Nusantara, Karwono, Agus Sutanto, Achyani, M.Ihsan Dacholfany, Dharmawan, Suharto, Bagas Rasydi Siddik, Dwi Agustin, 2017.

17. Pelatihan Penelitian Tindakan Kelas bagi Guru-guru se Kota Metro, Dinas Pend Kota Metro Dan Laznas Dompet Peduli Ummat Darut Tauhid, di Aula PEMDA Kota Metro, M.Ihsan Dacholfany, Andi Noviandi, 2016

18. Pelatihan Dosen: Peningkatan Kompetensi Dosen Menjadi Profesional Dan Ilmuan, M.Ihsan Dacholfany, Febriyanto, Jamiluddin Yacub, Damanhuri, STAI Darussalam Way Jepara, 2014.

F. Award

1. World Scientist University rankings, Tahun 2022. https://www.berandadesa.com/2022/01/peringkat-dr-m-ihsan-dacholfany-di.html

2. Penghargaan Anugerah Dosen Sebagai Academic Leaders Tahun 2023, *Peringkat kesatu. se L2 DIKTI Palembang,https://ummetro.ac.id/muhammad-ihsan-dacholfany-metrodkk-raih-peringkat-sinta-kemdikbud-bukti-dedikasi-dalam-riset-dan-inovasi-akademik/*

3. Peringkat Pertama AD Scientific Index UM Metro, 2023, *https://radarmetro.disway.id/read/3072/m-ihsan-dacholfany-raih-peringkat-pertama-ad-scientific-index-um-metro-2023*.

4. Pemeringkatan SINTA KEMDIKBUD, 2025, *Peringkat ke 1 (Satu) untuk Universitas Muhammadiyah Metro.* *https://ummetro.ac.id/muhammad-ihsan-dacholfany-metrodkk-raih-peringkat-sinta-kemdikbud-bukti-dedikasi-dalam-riset-dan-inovasi-akademik/*

5. Penghargaan kepada dosen yang paling aktif menyumbangkan karya buku selama tahun akademik 2024/2025**.** *Penghargaan kepada dosen* *https://ummetro.ac.id/upt-perpustakaan-um-metro-berikan-penghargaan-kepada-dosen-penyumbang-buku-terbanyak-t-a-2024-2025/*

All the information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for submitting the OPR PkM International Cooperation Program at UM Metro

Metro, October 05 2025



Dr. M. Ihsan Dacholfany

Biodata Team Member (3)

A. Personal Identity

1	Nama Lengkap (dengan gelar)	Elmira Febri Darmayanti SE., M.A.B
2	Jenis Kelamin	~~Laki-laki~~ / Perempuan
3	Program Studi	S1 Akuntansi
4	NIP/NIDN	0211028002
5	Tempat dan Tanggal Lahir	Metro, 11 Februari 1980
6	Alamat Email	efdarmayanti@gmail.com
7	Nomor Telepon/HP	08127983604

B. Educational Background

No	Jenjang	Bidang Ilmu	Institusi	Tahun Lulus
1	Sarjana (S1)	Akuntansi	Unisba	2002
2	Magister (S2)	Entrepreneurship	MBA-ITB	2005
3	Doktor (S3)			

C. Track Record Tri Dharma PT

Education /Teaching

No	Nama Mata Kuliah	Wajib/Pilihan	sks
1	Kewirausahaan	Wajib	3 sks
2	Matematika Ekonomi dan Bisnis	Wajib	3 sks
3	Akuntansi Manajemen	Wajib	3 sks
4	Pengantar Ekonomi dan Bisnis	Wajib	3 sks

Research

No	Judul Penelitian	Penyandang Dana	Tahun
1	Pengaruh Matakuliah Ekonomi UMKM dan Kewirausahaan terhadap Minat Mahasiswa Berwirausaha	RISTEKDIKTI	2018
2	Kualitas Standar Pelaporan Keuangan, Auditing Di Dalam Hubungan Kemajuan Pasar Modal Dan Perekonomian Negara	Mandiri	2019
3	Analisis Strategi Integrated Marketing Communication Terhadap Minat Mahasiswa Pendidikan Ekonomi Universitas Muhammadiyah Metro	DIPA UM Metro	2020
4	Pengembangan Sumber Daya Manusia dalam Pendidikan	DIPA UM Metro	2021

Community Service

No	Judul Pengabdian kepada Masyarakat	Penyandang Dana	Tahun
1	Pemberdayaan Masyarakat melalui Sosialisasi dan Pendampingan Perizinan Usaha Mikro dan Kecil	DIPAUM Metro	2018
2	Membangun Kemandirian melalui Akuntansi dan Kewirausahaan bagi Santri Panti Asuhan Budi Utomo Muhammadiyah Metro	DIPAUM Metro	2018
3	Sosialisasi Prosedur Pengajuan Sertifikasi Halal ke LPPOM MUI kepada UKM di Kota Metro	DIPAUM Metro	2019
4	Pendampingan Membatik dan Digitalisasi Marketing dalam Upaya Peningkatan dan Pengembangan Daya Tarik Wisata Di Desa Banjarrejo	DIPAUM Metro	2022
5	Pemanfaatan Aplikasi GMB Untuk Pemasaran Produk UMKM Desa Sumber Agung Kecamatan Batanghari Kabupaten Lampung Timur	DIPAUM Metro	2022

All the information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for submitting the OPR PkM International Cooperation Program at UM Metro

	Metro, September 15, 2025 Member of team  Elmira Febri Darmayanti, S.E., M.A.B. NIDN. 0211028002

Biodata Team Member (4)
Personal Identity

1	Nama Lengkap	Nina Lelawati, S.E., M.M.
2	Jenis Kelamin	Perempuan
3	Jabatan Fungsional	Dosen Asisten Ahli
4	NIDN	0212028802
5	Tempat dan Tanggal Lahir	Rejomulyo, 12 Februari 1988
6	E-mail	nina12.elz@gmail.com
7	Nomor Telepon/HP	+62 8992255512
8	Alamat Rumah	Jln. Purnawirawan Gg. Swadaya 9 No. 13B, Kel. Gunung Terang, Kec. Langkapura, Kota Bandar Lampung 35152
9	Lulusan yang telah dihasilkan	S-1= 10 orang; S-2= - orang; S-3= - orang
10	Mata Kuliah yang pernah Diampu	1. Manajemen Pemasaran
		2. Komunikasi Bisnis
		3. Manajemen Sumber Daya Manusia
		4. Fiskal & Moneter
		5. Koperasi
		6. Pengantar Ekonomi
		7. Manajemen Jasa Bank
		8. Bank dan Lembaga Keuangan Syariah
		9. Manajemen Perusahan

A. Riwayat Pendidikan Formal

	SD	SLTP	SMA
Nama Sekolah	SDN 1 Metro Selatan	SLTPN 1 Metro	SMAN 1 Metro
Tahun Masuk-Lulus	1994-2000	2000-2003	2003-2006
	S-1	**S-2**	**S-3**
Nama Perdosenan Tinggi	Universitas Lampung	Universitas Lampung	-
Bidang Ilmu	Manajemen	Magister Manajemen	
Tahun Masuk-Lulus	2006-2010	2011-2015	
Judul Skripsi/Thesis/Disertasi	Pengaruh Konflik Peran Terhadap Kinerja Perawat Wanita yang sudahBerkeluarga pada Rumah Sakit IslamMetro	Pengaruh Kualitas Pelayanan dan Citra Perusahaan terhadap Kepuasan Konsumen pada Rumah Sakit MardiWaluyo Metro	
Nama Pembimbing/Promotor	Dr.Rr. Erlina, SE., MSi. Dr. Ayi Ahadiat, SE., MBA.	Dr. Dorothy Rouly HP, SE, M.Si. Roslina, SE, M.Si.	

B. Pengalaman Penelitian dalam 5 Tahun Terakhir

No	Tahun	Judul Penelitian	Pendanaan	
			Sumber	Jumlah
1.	2019	Pengaruh Sekolah Pasar Modal Terhadap Minat Investasi Mahasiswa Fakultas Ekonomi danBisnis Universitas Muhammadiyah Metro	DIPA UM Metro	Rp. 5.000.000,-
2.	2021	Strategi Pemasaran Penmaru UM Metro di Era New Normal	DIPA UM Metro	Rp. 3.100.000,-
3.	2021	Pengembangan Sumber Daya Manusia dalam Pendidikan	DIPA UM Metro	Rp. 3.100.000,-
4.	2021	Loyalitas Nasabah Bank Syariah Indonesia KCP Kota Metro-Lampung: Pengaruh Kecerdasan Intelektual, Emosional, dan Spiritual	DIPA UM Metro	Rp. 3.100.000,-
5.	2021	Penelitian tentang pengaruh keberadaan marketplace terhadap minat beli konsumen pada pedagang tradisional di Kelurahan Gunung Terang Kota Bandar Lampung	Mandiri	-
6.	2022	Dampak Penerapan PSAK 71 terhadap Pembentukan CKPN Aset Produktif Perbankan Konvensional Indonesia	Mandiri	-
7.	2022	Persepsi Green Marketing Starbucks Mall Boemi Kedaton Lampung oleh Pelanggan	Mandiri	-

C. Pengalaman Pengabdian Kepada Masyarakat dalam 5 Tahun Terakhir

No	Tahun	Judul Pengabdian Kepada Masyarakat	Pendanaan	
			Sumber	Jumlah (Juta Rp)
1	2016	Menumbuhkan Ide KreatifKorean Wave Lampung (Kowala) Melalui Pelatihan Kewirausahaan	DIPA UM Metro	Rp 2.000.000,-
2	2017	*Build An Intellegent Young Investor To ObtainA Bright Future Through Capital Market Training*	DIPA UM Metro	Rp 2.000.000,-
3	2019	Pkm Keripik Pisang Di Yosodadi Metro Timur	Didanai Oleh Dikti	Rp 47.200.000,-
4	2020	*K-Dreamcard Training* Sebagai Sarana Bagi Pecinta Koreanwave Di Indonesia Untuk Menjadi *Agent* Pemperdaya	DIPA UM Metro	Rp. 3.100.000,-
5	2021	*Pendampingan Dalam Pemanfaatan Insentif Pajak Kepada Pelaku Umkm Kota Metro Pada Masa Pandemi Covid -19*	DIPA UM Metro	Rp. 5.000.000,-

D. Publikasi Artikel Ilmiah Dalam Jurnal dalam 5 Tahun Terakhir

No	Judul Artikel Ilmiah	Volume/ Nomor/ Tahun	Nama Jurnal
1.	Pengaruh Kualitas Pelayanan Dan Citra Perusahaan Terhadap Kepuasan Konsumen PadaRumah Sakit Mardi Waluyo Metro	Vol.2 No. 9 November 2016	Derivatif
2.	Pemanfaatan E-Commerce Dalam Upaya Meningkatkan Volume Penjualan Pada Mitra Keripik Pisang Arjuna Di Yosodadi Metro Timur	September 2019	UNIKA SEMARANG
3.	*E-Commerce* Dan Manajemen Keuangan Sebagai Langkah Meningkatkan Pendapatan Pada Keripik Pisang Arjuna	23 Desember 2019	ABDIMAS UMTAS
4.	Pengaruh Harga, Kualitas Produk, Iklan Dan Gaya Hidup Terhadap Keputusan Pembelian Kosmetik Wardah Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Metro	Vol.1 No. 4 08 September 2021	DIVERSIFIKASI
5.	Analisis Pengembangan Usaha Masyarakat Melalui Badan Usaha Milik Desa (Bumdes) (Studi Kasus Desa Tegal Gondo Kecamatan Purbolinggo Kabupaten Lampung Timur	Vol.1 No.3 11 Juni 2021	DIVERSIFIKASI
6.	Pengaruh Recruitment Dan Pengembangan Karyawan Terhadap Kinerja Kerja Karyawan (Studi Kasus Pada Perum Bulog Subdivre Lampung Tengah)	Vol.1 No.2 30 Maret 2021	DIVERSIFIKASI
7.	Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, Dan Kecerdasan Spiritual Terhadap Loyalitas Nasabah Pada KCP Bank Syariah Indonesia Di Kota Metro – Lampung	21 September 2021	JISS
8.	Analisis Pengaruh Keberadaan *Marketplace* Terhadap Minat Beli Konsumen Pada Toko Konvensional Di Kelurahan Gunung Terang Kota Bandar Lampung	Vol.17, No.2 November 2021	AKUISISI
9.	Strategi Pemasaran Penmaru UM Metro Di Era New Normal	Vol. 6 No 2 Desember 2021	Jurnal Lentera Pendidikan

No	Judul Artikel Ilmiah	Volume/ Nomor/ Tahun	Nama Jurnal
10.	Pengembangan Sumber Daya Manusia Dalam Pendidikan	Vol. 6 No 2 Desember 2021	Jurnal Lentera Pendidikan
11.	Dampak Implementasi Psak 71 Terhadap Cadangan Kerugian Penurunan Nilai (Ckpn) Aset Produktif Perbankan Konvensional Indonesia	Vol 5, No. 2 2022	Jurnal Fidusia

E. Pemakalah Seminar Ilmiah (*Oral Presentation*) dalam 5 Tahun Terakhir

No	Nama Pertemuan Ilmiah/Seminar	Judul Artikel Ilmiah	Waktu dan Tempat
1	SEMNASKOM 2020 UNRAM "Komunikasi, Resiliensi Sosial dan Pembangunan Berkelanjutan"	Menumbuhkan Ide KreatifKorean Wave Lampung (Kowala) Melalui Pelatihan Kewirausahaan (Presenter)	Zoom meeting, 22 Oktober 2020

F. Pengalaman Penulisan Buku dalam 5 Tahun Terakhir.

No	Judul Buku	Tahun	Jumlah Halaman	Penerbit
1.	Buku Ajar Kewirausahaan ISBN 978-623-90328-1-4	2018	129	Lembaga Penelitian UM Metro
2.	Modul *Home* Industri Keripik Pisang Melalui *E-Commerce* *HAKI 000148566*	2019	58	Lembaga Penelitian UM Metro
3.	Literasi dan Inklusi Keuangan ISBN 978-623-6031-56-8 KDT BAR 2021	2021	298	CV LADUNY ALIFATAMA
4.	Bank dan Lembaga Keuangan Syariah ISBN 978-623-6031-56-8 KDT BAR 2021	2021	301	CV LADUNY ALIFATAMA

G. Pengalaman Pelatihan

No	Nama Pelatihan	Total Jam Pelajaran	Penyelengara	Tempat/Waktu
1	*Certified Human Resource Profesional*	32 JP	PT. Talenta Borneo Harmoni	Zoom Meeting 8-11September 2020
2	*Certified Profesional Human Resource Management*	32 JP	PT. Talenta Borneo Harmoni	Zoom Meeting 04-07 Oktober 2020
3	Pelatihan Pendamping UMKM	40 JP	P2SDM – Institut Pertanian Bogor	Zoom Meeting, 20 – 24 Oktober 2020
4	Pelatihan *Certified Performance Manajement Profesional*	12 JP	IEEEL INSTITUTE	Zoom Meeting 22 Maret 2021
5	Pelatilan *Certified NLP for Human Resource Practitioner*	16 JP	IEEEL INSTITUTE	Zoom Meeting 10 April 2021
6.	Pelatihan Asesor Kompetensi	40JP	LSP-P1 Universitas Muhammadiyah Metro	Universitas Muhammadiyah Metro 4-8 November 2020

H. Pengalaman Organisasi

No	Institusi/Lembaga	Jabatan	Tahun
1	Asosiasi Dosen Indonesia (ADI)	Anggota	2017 – sekarang
2	Forum Manajemen Indonesia (FMI)	Anggota	2018 – sekarang
3	Perkumpulan Dosen Manajemen Indonesia (PDMI)	Anggota	2019 - sekarang

Data yang saya masukkan dan sertakan dalam biodata ini akurat dan dapat dipertanggungjawabkan secara hukum. Jika di kemudian hari ditemukan ketidaksesuaian dengan kenyataan, saya siap menerima hukuman.

Untuk memenuhi syarat pengajuan Penelitian OPR di Universitas Muhammadiyah Metro.

Metro, 25 Juli 2025



Nina Lelawati, S.E., M.M.
NIDN. 0212028802

ATTACHMENT 2:
STUDENT BIODATA (1)

A. Personal Identity

1	Nama Lengkap	Azizah Nasywa Putri Assyifa
2	Jenis Kelamin	Perempuan
3	Program Studi	S1 Manajemen
4	NIM	22610150
5	Tempat dan Tanggal Lahir	Ciamis 9 Januari 2003
6	E-mail	Azizahnasywa97@gmail.com
7	Nomor Telepon/HP	085267877423

B. Student activities that are currently/have been participated in

No	Jenis Kegiatan	Status dalam Kegiatan	Waktu dan Tempat
1	Seminar Job Preparation	Peserta	UM Metro 2025
2	Seminar Jobstreet	Peserta	UM Metro 2025
3	Seminar Nasional Management Business	Peserta	UM Metro 2024

C. Awards received

All information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for applying for the UM Metro PkM OPR.

Metro, October 3, 2025
Mahasiswa



Azizah Nasywa Putri Assyifa

STUDENT BIODATA (2)

A. Personal Identity

1	Nama Lengkap	Rika Tri Anjani Sari
2	Jenis Kelamin	Perempuan
3	Program Studi	D3 Perbankan dan Keuangan
4	NIM	23650003
5	Tempat dan Tanggal Lahir	Menggala, 5 Januari 2025
6	E-mail	29rikatrianjanisarixa3@gmail.com
7	Nomor Telepon/HP	081918634649

B. Student activities that are currently/have been participated in

No	Jenis Kegiatan	Status dalam Kegiatan	Waktu dan Tempat
1	HIMAPERANSI	Ketua Umum	UM Metro/2025-2026
2	Paduan Suara Mahasiswa	Anggota	UM Metro/ 2023-2024
3	Darul Arqom Dasar	Peserta	UM Metro/2025
4	Pelatihan Service Excellent (HIMAPERANSI)	Panitia	UM Metro/2025

C. Awards received

No	Jenis Kegiatan	Pihak Pemberi Penghargaan	Tahun
1	Juara 2 Vokal Grup Pekan Seni Mahasiswa Daerah Provinsi Lampung	Politeknik Negeri Lampung	2024
2	Lolos Pendanaan PKM-K Donat bian	Kemendikbudristek	2024

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Metro, October 3, 2025



Rika Tri Anjani Sari

STUDENT BIODATA (3)

A. Personal Identity

1. Nama Lengkap : Melisa Salsabila
2. Jenis Kelamin : Perempuan
3. Program Studi : S1 Akuntansi
4. NIM 23630039
5. Tempat dan Tanggal Lahir: Metro, 23 September 2004
6. E-mail : salsabilamelisa4@gmail.com
7. Nomor Telepon/HP 085783288306

B. Student activities that are currently/have been participated in

1. Asisten Laboratorium Akuntansi Universitas Muhammadiyah Metro, 2024-sekarang.
2. Peksimida 2024 Cabang Lomba Cerpen, di Universitas Lampung, 27 Juni 2024.
3. PKM-K 2023.

C. Awards received

--

All information I have provided and listed in this biodata is true and legally binding. If any discrepancies are found in the future, I am prepared to accept any sanctions. I have truthfully prepared this biodata to fulfill the requirements for applying for the UM Metro PkM OPR.

Metro, , October 3, 2025



Melisa Salsabila

ATTACHMENT 3. STATEMENT LETTER

STATEMENT LETTER

The undersigned below:

Full Name	: Karnila Ali, B.Bus., M.P.A.
NIDN	: 0204068502
Level/Position	: Penata Tingkat I /III.d
Functional Position	: Lektor

I Hereby declare that the community service proposal with the title "**Strengthening Financial Literacy for Indonesian Migrant Workers in Malaysia: A Strategy Towards Financial Independence**"proposed in the OPR for International Lecturer Community Service Universitas Muhammadiyah Metro for the budget year 2025. **This Proposal is original and has not received funding from any other organization or funding source.**

If at any time in the future it is found that this statement is not in accordance with the truth, I am willing to be held accountable and to undergo legal proceedings in accordance with the applicable regulations, as well as to return all research funds I have received to the treasury of UM Metro.

This statement is made truthfully and in good faith.

Metro, September 16, 2025

Acknowledge by,
Lead of LPPM UM METRO

Dr. Satrio Budi Wibowo, S.Psi., M.A.
NIDN. 0218028001

Lead of Researcher,

METERAI TEMPEL

Karnila Ali, B.Bus., M.P.A.
NIDN. 0204068502

ATTACHMENT 4. PARTNER'S LETTER OF COMMITMENT

STATEMENT LETTER

The Undersigned Below:

1. Full Name	: ChM. Eva Tan Lee Yin
2. Position	: Manager, Global Affair
3. Name of University	: Management &Science University Malaysia
4. Field of Business	: Education
5. Address	: No. 4, Persiaran Olahraga, Section 13, 40000 Shah Alam, Selangor, Malaysia

Declaring readiness to cooperate in implementing International Cooperation Community Service activities, in order to apply science and technology with the aim of developing products/services or other social targets, by:

Name of the Head of the Proposing Team: Karnila Ali, B.Bus.,M.P.A
University : Universitas Muhammadiyah Metro

We hereby declare that between Management & Science University Malaysia and Universitas Muhammadiyah Metro there are no family or business ties in any form whatsoever.

Thus, this Statement Letter is made with full awareness and responsibility without any element of coercion in its making so that it can be used as it should.

Selangor, October 6, 2025
The Declarant



ChM. Eva Tan Lee Yin
Manager, Global Affair

UM METRO WITH MSU MALAYSIA

MANAGEMENT AND SCIENCE UNIVERSITY, MALAYSIA

and

UNIVERSITAS MUHAMMADIYAH METRO, INDONESIA

MEMORANDUM OF UNDERSTANDING
MSU/GA/628/M318
Nomor :/II.3.AU/B/UMM/2024

MEMORANDUM OF UNDERSTANDING

THIS MEMORANDUM OF UNDERSTANDING is made on Tuesday, 30th of July 2024.

BETWEEN **MANAGEMENT AND SCIENCE UNIVERSITY, MALAYSIA** a Malaysia company and a private education institution registered with the Ministry of Higher Education Malaysia whose principal office is located at University Drive, Off Jalan Persiaran Olahraga, Seksyen 13, 40100 Shah Alam, Selangor Darul Ehsan, Malaysia.

(in this MOU called **"MSU"**)

AND

UNIVERSITAS MUHAMMADIYAH METRO, a private university in Indonesia, with the principal office at Jl. Ki Hajar Dewantara No. 116, Iringmulyo, Kec. Metro Timur., Kota Metro, Lampung.

(in this MOU called **"UM Metro"**)

1. STATUS OF THIS MEMORANDUM OF UNDERSTANDING

1.1 This document is not intended to be legally binding.

1.2 This document may be the basis for the preparation of formal contracts or agreements between the parties. For the purpose of implementing each specific contract or agreement activity, both institutions shall prepare the necessary documentation which shall be the object of a Specific Agreement/Contract, to be executed by the concerned parties.

1.3 The parties do not intend to enter into any legal relationship unless and until such formal contracts or agreements are executed.

2. OBJECTIVES OF THE PARTIES

2.1 The parties desire to work together to expand cooperation and the exchange of ideas in areas of mutual interest.

2.2 The parties wish to carry out programs and activities in cooperation with each other.

2.3 The parties may wish to undertake programs in the areas of:

(a) Exchange of teaching staff and researchers;
(b) Joint development of research projects;
(c) Joint organisation of scientific and cultural events;
(d) Exchange of students;
(e) Exchange of members of technical and administrative staff;
(f) Shared courses and subjects;
(g) Dual degrees;
(h) Double degrees;
(i) SDG's

2.4 The parties may undertake the said programs in respect of one or more academic disciplines as may be mutually agreed.

3. COORDINATION AND MANAGEMENT

3.1 To fulfil the aims of this MOU the parties shall each appoint a coordinator to develop and manage the joint activities undertaken, specific details of which will be set out in formal agreements. Any such formal agreements shall inter-alia include:

(a) The responsibilities of each party;
(b) A schedule of the specific activity;
(c) A budget and sources of finance for each activity; and
(d) Management details for the conduct of each activity

4. PROMOTIONAL MATERIAL

4.1 All promotional material used by either party relating to this Memorandum of Understanding must be submitted to the authorised representative of the other party for approval in writing prior to publication.

4.2 The authorised representatives for coordination/proposal development are set out below:

(a) **MSU** : **Ahmad Pitra**
Email : global_affairs@msu.edu.my / ahmad_pitra@msu.edu.my
Contact number: +60 14-3512401
Management and Science University, Malaysia

(b) **UMY** : **Yasmika Baihaqi, M.Pd.Bl.**
Email : kukuinmetro@gmail.com
Contact number: (0725) 42454/+62 852-7990-8568
Office of Cooperation and International Affairs
Universitas Muhammadiyah Metro, Indonesia

5. DURATION AND TERMINATION

5.1 This MOU shall become effective on the date this document is executed by the parties and shall remain in force until and unless there is reason for termination.

5.2 At least three months prior to completion of this term, the MOU may be mutually reviewed by the parties for its performance and may be revised and renewed for a similar term, upon the assent of both institutions, and such renewal shall take the form of a new Memorandum of Understanding or of a specific Agreement or Contract.

5.3 Either party may at any time terminate the MOU by the giving of 90 days written notice.

6. RELATIONSHIP BETWEEN THE PARTIES

6.1 Nothing contained in this document shall be construed as constituting a joint venture, partnership or formal business arrangement of any kind between the parties or of appointing either party as an agent of the other.

7. NOTICES

Any notices, or any form of communication between the parties to this MOU shall be in writing either by electronic mail or by surface mail (or both) only and shall be considered to have been served:

(a) In the case of delivery by post (surface mail), on the 15th business day after posting;
(b) In the case of communication by email, at midday on the day following the successful despatch of the message.

8. VARIATION

8.1 This MOU may be varied or amended by mutual consent of the parties, in writing, and such variation or amendment shall become part of this MOU upon the giving of that consent.

SIGNATURES OF PARTIES

EXECUTED for and on behalf of **MANAGEMENT AND SCIENCE UNIVERSITY** by an authorized officer:

Signature	
Name	Professor Dr Mohd Shukri Ab Yajid
Position	President
Date	

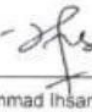
In the presence of:

Signature	
Name	Prof. Dr. Indang Ariati Ariffin
Position	Vice President, Research, and International Affairs
Date	

EXECUTED for and on behalf of **UNIVERSITAS MUHAMMADIYAH METRO** by an authorised officer:

Signature	
Name	Dr. Nyoto Suseno, M.Si.
Position	Rector
Date	

In the presence of:

Signature	
Name	Dr. Muhammad Ihsan Dacholfany, M.Ed
Position	Vice Rector for Cooperation and International Affairs
Date	

MEMORANDUM OF AGREEMENT (MOA)
UM METRO WITH MSU MALAYSIA

MANAGEMENT AND SCIENCE UNIVERSITY, MALAYSIA

and

UNIVERSITAS MUHAMMADIYAH METRO, INDONESIA

MEMORANDUM OF AGREEMENT
MSU/GA/628/M320
010.MoA/C.7-II/FEB-UM/VII/2024

MEMORANDUM OF AGREEMENT

This agreement is an addendum to the Memorandum of Understanding hereinafter referred to as Memorandum of Agreement (MoA) that contains the terms and conditions governing a 3+1 program in which students from the undergraduate program of Bachelor in Management who have completed a minimum of 95% of credits or three years of undergraduate study at Universitas Muhammadiyah Metro (UM Metro) and Bachelor in Industrial Management (Hons) at Management and Science University (MSU). The students may complete a bachelor's degree and be awarded a bachelor's degree by MSU and UM Metro. It is signed:

BETWEEN:

MANAGEMENT AND SCIENCE UNIVERSITY, a private Malaysia university, with the principal office at University Drive, Section 13, Shah Alam, Malaysia, hereinafter referred to as "MSU", and represented in this instrument by its president, Prof. Dr. Mohd Shukri Ab Yajid.

AND

UNIVERSITAS MUHAMMADIYAH METRO, a private university in Indonesia, with the principal office at Jl. Ki Hajar Dewantara No. 116, Iringmulyo, Kec. Metro Timur., Kota Metro, Lampung 34112, hereinafter referred to as "UM Metro", and represented in this instrument by its rector, Dr. Nyoto Suseno, M.Si.

Hereinafter is referred to singularly as "the Party" and collectively as "the Parties".

WHEREAS:

a. **MANAGEMENT AND SCIENCE UNIVERSITY** (hereinafter referred to as "**MSU**") and whose address for this purpose is at **UNIVERSITY DRIVE, OFF JALAN PERSIARAN OLAHRAGA, SEKSYEN 13, 40100 SHAH ALAM, SELANGOR DARUL EHSAN, MALAYSIA** as the one part.

b. **UNIVERSITAS MUHAMMADIYAH METRO** (hereinafter referred to as "**UM Metro**") and whose address for this purpose is at Jl. Ki Hajar Dewantara No. 116, Iringmulyo, Kec. Metro Timur., Kota Metro, Lampung 34112 as second part.

c. The parties are desirous of entering into this MoA to declare their respective intentions and to establish a basis of cooperation and collaboration between the parties upon the terms as contained herein.

HAVE REACHED AN UNDERSTANDING as follows:

ARTICLE I

1. SCOPE OF PARTNERSHIP

1.1 OBJECTIVE

The purpose of this Memorandum of Agreement is to develop exchanges of students that will lead to the award of degrees in both institutions.

- Department of Bachelor in Industrial Management, Faculty of Business Management and Professional Studies – MSU
- Department of Management, Faculty of Economics and Business – UM Metro

Under the conditions specified hereafter.

1.2 PROGRAM NAME

For this document of the joint program is called "3 +1" hereinafter referred to as the "Program".

1.3 GRADUATION AND DEGREE

The enrolled student must be able to fulfill all graduation requirements for a bachelor's degree in both institutions at the graduate program. Both universities agreed upon the arrangement of the program in which the students meet the requirements of the studies to obtain a bachelor's degree from the respective university. Upon completion of the program, students will receive a bachelor's degree certificate issued by UM Metro and MSU.

ARTICLE II

2. PROGRAM OF STUDY

2.1 PERIOD OF STUDY

The standard period of study is 3+1. Students who participate will complete three (3) years (the first, second, and third year) at their home university, then they will continue their study in the host university for one (1) year (the fourth year).

2.2 AREAS OF PROGRAM

Between MSU and UM Metro, program will focus initially on the 3+1 program in the home and host country. For the next, the Parties will send their students under this MoA.

2.3 REQUIRED CREDITS

The total credits to accomplish an undergraduate bachelor's degree in a home university is a minimum of 120 – 145 credits, while part of it (40-50 credits) will be delivered in the host university.

2.4 UNDERGRADUATE THESIS AND DETAILS OF SUPERVISION

The undergraduate thesis is written in the last semester for the students of both institutions. It must be completed in English. The students will have an advisor(s) from both institutions. The oral examination will be completed in the host university upon the completion of the program or any other way that is agreed upon by both parties.

ARTICLE III

3. ADMINISTRATION AND TIMEFRAME

3.1 ADMISSION PROCEDURE

Both parties agreed that participants of the Program will be selected according to home university academic, personal, and their linguistic qualifications. To enter the program, students first must be admitted to the International Undergraduate Program at their home university for 3 years, followed by 1 year at the host university.

In the third year, the students at their home university will apply for student visas through the international student application process in the host country. Both institutions will provide participating students with the necessary documents to obtain visas in preparation for their temporary stay in the host country.

Both institutions will admit qualified students from the undergraduate programs of the home university.

3.2 LANGUAGE PROFICIENCY

The applicants are required to have an **International English Language Testing System (IELTS)** of minimum 5.0 or a **Malaysian University English Test (MUET)** at band 3 level.

3.3 NUMBER OF STUDENTS

The number of students participating in the Program will be decided upon through mutual discussions between the two universities.

3.4 OBLIGATIONS OF THE PARTIES

The parties oblige to:

a) Recommend the qualified students for the program.
b) Oversee and assist in the admission application and the application processes.
c) Provide the applicants with the appropriate departure orientation.
d) Inform the date of arrival of the students or make airport pickup arrangements.
e) Provide current information on the program such as commending date, costs and fees, and guidelines for admission application.
f) Review the applications and send qualified applicants the Letter of Acceptance and documents for visa application.
g) Provide on- or off-campus housing (students are responsible for the fee).
h) Provide arrival airport pickup if requested (students are responsible for the fee).
i) Provide appropriate orientation for the students in the first year.
j) Provide insurance scheme covers health and accident suitable for students' during studying period (students are responsible for the fee).
k) Provide the English version of the academic transcripts of the students at the end of every semester.

ARTICLE IV

4. FINANCE AND SERVICE

4.1 TUITION FEES

Each student accepted by the home university pays the standard international tuition fee to the host university following the receipt of the formal offer. The fees will be charged every year by the applicants.

Students who are attending the host university pre-sessional English Course will be subject to an additional fee, which is payable following the receipt of a formal offer.

4.2 OTHER EXPENSES

The students who participate will bear all the cost of living, including accommodation, health insurance, books, and transportation, etc. In addition to the tuition fees and other fees.

ARTICLE V

5. DURATION OF AGREEMENT

5.1 This agreement will remain in force until and unless there is reason for termination. Any amendment and/or modification of this agreement will require written approval of the MSU and UM Metro and shall be appended hereto. Either party reserves the right to terminate this agreement upon six (6) months' written to the other.

5.2 This agreement is a contract to facilitate and develop a mutually beneficial educational relationship. Any difference of opinion on the content of this agreement should be resolved by discussion by both parties.

5.3 This agreement constitutes the entire agreement between the Parties. All prior discussions, and agreements, whether verbal or in writing, are contained in this agreement. This agreement may be amended by the written consent of the Parties as an addendum.

ARTICLE VI

6. NOTICES

6.1 Any notices, or any form of communication between the parties to this MoA shall be in writing either by electronic mail or by surface mail (or both) only and shall be considered to have been served:

(a) In the case of delivery by post (surface mail), on the 15th business day after posting;

(b) In the case of communication by email, at midday on the day following the successful despatch of the message.

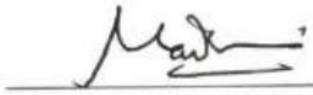
6.2 The authorized representatives for coordination/ proposal development are set out below:

(a) **MSU** : **Ahmad Pitra**
Email : global_affairs@msu.edu.my / ahmad_pitra@msu.edu.my
Contact number: +60 14-351 2401
Office of Global Affairs
Management and Science University, Malaysia

(b) **UMM** : **Yasmika Baihaqi, M.Pd.Bl.**
Email : kuikummetro@gmail.com
Contact number: (0725) 42454 /+62 852-7990-8568
Office of Cooperation and International Affairs
Universitas Muhammadiyah Metro, Indonesia

SIGNATURES OF PARTIES

EXECUTED for and on behalf of **MANAGEMENT AND SCIENCE UNIVERSITY** by an authorized officer:

Signature	
Name	Professor Dr Mohd Shukri Ab Yajid
Position	President
Date	

In the presence of:

Signature	
Name	Associate Professor Nurul Asyikeen Binti Abdul Jabar
Position	Dean of Faculty of Business Management & Professional
Date	

EXECUTED for and on behalf of **UNIVERSITAS MUHAMMADIYAH METRO** by an authorized officer:

Signature	
Name	Dr. Nyoto Suseno, M.Si.
Position	Rector
Date	

In the presence of:

Signature	
Name	Suwarto, S.E., M.M.
Position	Dean of Faculty of Economics and Business
Date	

MEMORANDUM OF UNDERSTANDING (MoU)
UM METRO WITH BP2MI

PERJANJIAN KERJA SAMA
ANTARA
UNIVERSITAS MUHAMMADIYAH METRO
DENGAN
BADAN PELINDUNGAN PEKERJA MIGRAN INDONESIA
TENTANG
PENINGKATAN KUALITAS SUMBER DAYA MANUSIA

NOMOR: 831/II.3.AU/F/MoU/UMM/2024
NOMOR: PKS. /KA/KS.01/ /2024

Pada hari ini Rabu tanggal Dua puluh empat bulan Juli tahun Dua ribu dua puluh empat (24-07-2024), bertempat di Jakarta, kami yang bertanda tangan di bawah ini:

I. Dr. NYOTO SUSENO, M.Si. : Rektor Universitas Muhammadiyah Metro, yang diangkat berdasarkan Surat Keputusan Pimpinan Pusat Muhammadiyah Nomor 191/KEP/I.0/D/2023 tanggal 23 Februari 2023 tentang Pengangakatan Rektor Universitas Muhammadiyah Metro masa jabatan 2023-2027, berkedudukan di Jalan Ki Hajar Dewantara No.116, Iringmulyo, Kecamatan Metro Timur, Kota Metro, Lampung, dalam hal ini bertindak untuk dan atas nama Universitas Muhammadiyah Metro (UM Metro), selanjutnya disebut PIHAK KESATU.

II. BENNY RHAMDANI : Kepala Badan Pelindungan Pekerja Migran Indonesia, yang diangkat berdasarkan Keputusan Presiden Nomor 72/TPA Tahun 2020 tentang Pengangkatan Pejabat Tinggi

PIHAK KESATU

PIHAK KEDUA

Utama di Lingkungan Badan Pelindungan Pekerja Migran Indonesia, tanggal 13 April 2020, berkedudukan di Jalan MT. Haryono Kavling 52, Pancoran, Jakarta Selatan, dalam hal ini bertindak untuk dan atas nama Badan Pelindungan Pekerja Migran Indonesia, selanjutnya disebut PIHAK KEDUA.

PIHAK KESATU dan PIHAK KEDUA selanjutnya secara bersama-sama dalam Perjanjian Kerja Sama ini disebut PARA PIHAK dan secara sendiri-sendiri disebut PIHAK, terlebih dahulu menerangkan hal-hal sebagai berikut :

1. bahwa PIHAK KESATU adalah Lembaga Pendidikan Tinggi Swasta yang bergerak dibidang pendidikan tinggi dan penelitian serta pengabdian kepada masyarakat;
2. bahwa PIHAK KEDUA adalah lembaga pemerintah nonkementerian yang bertugas sebagai pelaksana kebijakan dalam pelayanan dan pelindungan Pekerja Migran Indonesia secara terpadu sebagaimana dimaksud dalam Peraturan Presiden Nomor 90 Tahun 2019 tentang Badan Pelindungan Pekerja Migran Indonesia.

Berdasarkan hal-hal tersebut di atas, PARA PIHAK sepakat mengadakan kerja sama tentang Peningkatan Kualitas Sumber Daya Manusia, yang selanjutnya disebut Perjanjian Kerja Sama, dengan ketentuan sebagai berikut:

Pasal 1

MAKSUD DAN TUJUAN

(1) Maksud Perjanjian Kerja Sama ini adalah sebagai landasan hukum bagi PARA PIHAK dalam melaksanakan kerja sama guna peningkatan kualitas sumber daya manusia dalam mendukung pelayanan pelindungan Pekerja Migran Indonesia.

(2) Tujuan Perjanjian Kerja Sama ini adalah Untuk Menerapkan dan mengembangkan pendidikan penelitian, pengabdian kepada masyarakat sumber daya manusia

PIHAK KESATU

PIHAK KEDUA

Pasal 2

RUANG LINGKUP

Ruang lingkup Perjanjian Kerja Sama ini, meliputi:

a. penyediaan informasi mengenai penempatan dan pelindungan Calon Pekerja Migran Indonesia dan/atau Pekerja Migran Indonesia ke luar negeri;
b. peningkatan kompetensi Calon Pekerja Migran Indonesia dan/atau Pekerja Migran Indonesia sesuai persyaratan negara tujuan penempatan;
c. fasilitasi proses harmonisasi kompetensi Calon Pekerja Migran Indonesia dan/atau Pekerja Migran Indonesia;
d. penyelenggaraan sosialisasi tentang penempatan dan pelindungan Pekerja Migran Indonesia ke luar negeri;
e. pertukaran data dan informasi terkait ketersediaan Calon Pekerja Migran Indonesia;
f. pelaksanaan pendidikan, penelitian, dan pengabdian kepada masyarakat dalam mendukung program penempatan dan pelindungan Pekerja Migran Indonesia.
g. Penyiapan profile dan pemetaan persediaan peminatan bekerja ke Luar Negeri bagi mahasiswa dan alumni PIHAK KESATU.

Pasal 3

PELAKSANA KEGIATAN

(1) Pelaksana kegiatan secara teknis diatur oleh Fakultas/Lembaga/Departemen/ UPT PIHAK KESATU dan Unit Kerja/Satuan Kerja PIHAK KEDUA yang terlibat dalam kegiatan Perjanjian Kerja Sama ini.
(2) Pelaksana kegiatan sebagaimana dimaksud pada ayat (1) berkewajiban memberikan laporan secara berkala kepada pimpinan lembaga masing-masing PIHAK.

PIHAK KESATU

PIHAK KEDUA

Pasal 4

HAK DAN KEWAJIBAN

(1) PIHAK KESATU mempunyai kewajiban:

a. Melakukan penyiapan profile, pemetaan persediaan dan pendataan peminatan bekerja ke Luar Negeri bagi mahasiswa dan alumni PIHAK KESATU;

b. memfasilitasi program Pendidikan Tinggi bagi Calon Pekerja Migran Indonesia dan/atau Pekerja Migran Indonesia;

c. memfasilitasi program Pendidikan Tinggi bagi Sumber Daya Manusia (SDM) PIHAK KEDUA; dan

d. memfasilitasi pengembangan kegiatan Merdeka Belajar Kampus Merdeka (MBKM) berupa penelitian bersama mahasiswa dan dosen, proyek kemanusiaan, pengabdian masyarakat dalam bentuk Kuliah Kerja Nyata (KKN) Tematik Membangun Desa guna mendukung program penempatan dan pelindungan Pekerja Migran Indonesia;

e. Menyelenggarakan pendidikan dan pelatihan dalam rangka harmonisasi peningkatan kompetensi calon Pekerja Migran Indonesia sesuai dengan kebutuhan dinegara tujuan penempatan

(2) PIHAK KESATU mempunyai hak:

a. mendapatkan informasi bidang pekerjaan dan kualifikasi jabatan sesuai dengan standar kompetensi negara tujuan penempatan dan target sosialisasi dari PIHAK KEDUA;

b. mendapatkan informasi mengenai penempatan dan pelindungan Calon Pekerja Migran Indonesia dan Pekerja Migran Indonesia dari PIHAK KEDUA; dan

c. mendapatkan data SDM PIHAK KEDUA yang akan mengikuti program Pendidikan Tinggi.

PIHAK KESATU

PIHAK KEDUA

(3) PIHAK KEDUA mempunyai kewajiban:

a. memberikan informasi profil negara tujuan penempatan dan peluang kerja serta kebutuhan Pekerja Migran Indonesia ke luar negeri;
b. menyampaikan informasi kebutuhan dan persyaratan teknis serta kualifikasi kompetensi peluang kerja di luar negeri serta program penempatan dan pelindungan Pekerja Migran Indonesia;
c. menyiapkan data SDM yang akan mengikuti program Pendidikan Tinggi pada PIHAK KESATU; dan
d. menyampaikan informasi dan data dalam mendukung kegiatan penelitian dan kajian terkait program penempatan dan pelindungan Pekerja Migran Indonesia.
e. Memberikan informasi penempatan alumni PIHAK KESATU yang sudah ditempatkan

(4) PIHAK KEDUA mempunyai hak:

a. mendapatkan data pemetaan mahasiswa atau alumni PIHAK KESATU yang berminat bekerja di luar negeri;
b. mendapatkan fasilitas program Pendidikan Tinggi bagi Calon Pekerja Migran Indonesia dan/atau Pekerja Migran Indonesia;
c. mendapatkan fasilitas program Pendidikan Tinggi bagi SDM PIHAK KEDUA; dan
d. mendapatkan hasil pengembangan kegiatan penelitian dan kajian dalam mendukung program penempatan dan pelindungan Pekerja Migran Indonesia.

(5) PARA PIHAK mempunyai kewajiban:

a. menyusun bahan materi sosialisasi;
b. melakukan sosialisasi terkait penempatan dan pelindungan Pekerja Migran Indonesia dan program Pendidikan Tinggi PIHAK KEDUA;
c. melakukan kegiatan pemberdayaan kepada Purna Pekerja Migran Indonesia dan keluarganya; dan
d. fasilitasi pelaksanaan pendidikan, penelitian, dan pengabdian kepada masyarakat dalam mendukung program penempatan dan pelindungan Pekerja Migran Indonesia.

PIHAK KESATU

PIHAK KEDUA

Pasal 5

KERAHASIAAN

(1) PARA PIHAK sepakat bahwa data yang dipertukarkan bersifat rahasia.
(2) PARA PIHAK bertanggung jawab atas kerahasiaan, penggunaan, dan keamanan data yang diterima.
(3) PARA PIHAK hanya dapat menggunakan informasi dan/atau data yang sesuai dengan maksud dan tujuan penggunaan data dan tidak diperkenankan untuk memberikan, meneruskan, dan mengungkap kepada pihak lain tanpa persetujuan PARA PIHAK.

Pasal 6

PEMBIAYAAN

Segala biaya yang timbul sebagai akibat pelaksanaan Perjanjian Kerja Sama ini dibebankan pada anggaran masing-masing PIHAK sesuai dengan kewenangan masing-masing serta sumber lain yang sah dan tidak mengikat sesuai dengan ketentuan peraturan perundang-undangan.

Pasal 7

PEMANTAUAN DAN EVALUASI

(1) Pemantauan dan evaluasi terhadap pelaksanaan Perjanjian Kerja Sama ini dilakukan oleh PARA PIHAK paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau sewaktu-waktu sesuai kebutuhan.
(2) Hasil pemantauan dan evaluasi sebagaimana dimaksud pada ayat (1) dapat digunakan sebagai bahan laporan pertanggungjawaban dan masukan untuk perencanaan program kerja sama selanjutnya.

PIHAK KESATU

PIHAK KEDUA

Pasal 8

JANGKA WAKTU

(1) Perjanjian Kerja Sama ini berlaku untuk jangka waktu selama 3 (tiga) tahun terhitung sejak tanggal ditandatangani PARA PIHAK.
(2) PARA PIHAK dapat memperpanjang Perjanjian Kerja Sama ini untuk periode berikutnya, setelah ada persetujuan PARA PIHAK paling lambat 30 (tiga puluh) hari sebelum Perjanjian Kerja Sama ini berakhir.
(3) Dalam hal salah satu PIHAK bermaksud mengakhiri Perjanjian Kerja Sama sebelum tanggal berakhirnya Perjanjian Kerja Sama ini maka PIHAK yang ingin mengakhiri dapat mengajukan permohonan secara tertulis kepada PIHAK lainnya, paling lambat diterima 30 (tiga puluh) hari sebelum tanggal pengakhiran yang diinginkan.
(4) Perjanjian Kerja Sama ini dapat berakhir atau batal dengan sendirinya apabila ada ketentuan peraturan perundang-undangan atau kebijakan pemerintah yang tidak memungkinkan berlangsungnya Perjanjian Kerja Sama ini.

Pasal 9

PENYELESAIAN PERSELISIHAN

(1) Dalam hal terjadi perselisihan atau perbedaan penafsiran terhadap pelaksanaan Perjanjian Kerja Sama ini PARA PIHAK sepakat akan menyelesaikan secara musyawarah untuk mufakat.
(2) Apabila penyelesaian secara musyawarah untuk mufakat tidak tercapai maka PARA PIHAK sepakat untuk menyelesaikan sesuai dengan ketentuan peraturan perundang-undangan.

Pasal 10

ADENDUM

Hal-hal yang belum diatur dalam Perjanjian Kerja Sama ini maupun perubahan yang perlu dilakukan, akan diatur lebih lanjut dan dituangkan dalam Adendum yang disepakati oleh PARA PIHAK yang merupakan bagian tidak terpisahkan dari Perjanjian Kerja sama ini.

PIHAK KESATU

PIHAK KEDUA

Pasal 11

KORESPODENSI

(1) Setiap pemberitahuan, surat menyurat sehubungan dengan pelaksanaan Perjanjian Kerja Sama ini disampaikan melalui alamat dan ditujukan kepada para personal sebagai berikut:

PIHAK KESATU

Pusat Kerjasama Dan Kantor Urusan Internasional

UNIVERSITAS MUHAMMADIYAH METRO

Alamat : Jalan Ki Hajar Dewantara Nomor 116 Iringmulyo, Kecamatan Metro Timur, Kota Metro Lampung

Telepon : 0725-42454

Email : info@ummetro.ac.id / pusatmediahumas@gmail.com

PIHAK KEDUA

Biro Perencanaan dan Kerja Sama

Alamat : Jalan M.T. Haryono Kavling 52, Pancoran, Jakarta Selatan 12770

Telepon : 021-7994166

Email : kerjasama@bp2mi.go.id

Kepala Balai Pelayanan Pelindungan Pekerja Migran Indonesia Lampung

Alamat : Jalan Untung Suropati Nomor 21 A Bandar Lampung

Telepon : 0721-8011422

Email : bp3mi.lampung@bp2mi.go.id

(2) Dalam hal terjadi perubahan alamat korespodensi sebagaimana dimaksud pada ayat (1) maka perubahan tersebut wajib diberitahukan secara tertulis kepada PIHAK lainnya dan pemberitahuan perubahan alamat korespodensi tersebut efektif berlaku sejak tanggal diterimanya pemberitahuan oleh PIHAK lainnya sehingga segala akibat keterlambatan pemberitahuan menjadi tanggung jawab PIHAK yang melakukan perubahan tersebut.

PIHAK KESATU

PIHAK KEDUA

Pasal 12

PENUTUP

(1) Perjanjian Kerja Sama ini dibuat dalam rangkap 2 (dua) asli dan ditandatangani diatas kertas bermeterai cukup, serta masing-masing mempunyai kekuatan hukum yang sama.

(2) Perjanjian Kerja Sama ini berlaku dan mengikat sejak ditandatangani oleh PARA PIHAK.

PIHAK KESATU,	PIHAK KEDUA,
Dr. NYOTO SUSENO, M.Si.	BENNY RHAMDANI

PIHAK KESATU

PIHAK KEDUA

MEMORANDUM OF AGREEMENT (MoA)

No: 2072/IL.3/AU/F/MOU/UMM/2025
No: 112/IV.0/A/2025

Between:

1. Vice Rector IV of Universitas Muhammadiyah Metro (UM Metro)

Address : Jalan Ki Hajar Dewantara No. 116, Iringmulyo, Metro Timur, Kota Metro, Lampung 34112

Represented by : Dr. Muhammad Ihsan Dacholfany, M.Ed.

2. Pimpinan Cabang Istimewa Muhammadiyah Malaysia (PCIM Malaysia)

Address : 9A Jalan Gombak, Gombak Setia, 53100 Kuala Lumpur, Federal Territory of Kuala Lumpur, Malaysia

Represented by : H. Fauzi Fatkhur

Purpose

This Memorandum of Agreement (MoA) establish the cooperative framework between UM Metro and PCIM Malaysia to implement joint programs in the areas of:

1. International Community Service Program (*KKN Internasional*)
2. Community Service Programs (*Pengabdian Kepada Masyarakat*)
3. Human Resource Development
4. Education and Training Activities

This MoA describes the technical execution of activities supporting the broader Memorandum of Understanding (MoU) between both parties.

Key Purposed Actions

Under this MoA, both parties agree to collaborate in the following areas:

1. Placement of UM Metro students in Malaysia under facilitation of PCIM Malaysia.
2. Joint community service programs focusing on education, culture, health, and social welfare.
3. Collaborative programs for community capacity building, leadership development, and Islamic social empowerment.
4. Opportunities for technical training in AIK, digital literacy, and Muhammadiyah values.

Non-Binding Clause

This MoA reflects the intentions of both parties to collaborate and does not establish legally binding obligations unless stated otherwise in subsequent agreements.

MEMORANDUM OF AGREEMENT (MoA)

No: 056/II.3.AU/C/PUSKIB/UMM/2025
No: 112/IV.0/A/2025

Between:

1. Pusat Karir dan Inkubator Bisnis Universitas Muhammadiyah Metro (UM Metro)
Address : Jalan Ki Hajar Dewantara No. 116, Iringmulyo, Metro Timur, Kota Metro, Lampung 34112
Represented by : **Karnila Ali, B.Bus.,M.P.A.**

2. Pimpinan Cabang Istimewa Muhammadiyah Malaysia (PCIM Malaysia)
Address : 9A Jalan Gombak, Gombak Setia, 53100 Kuala Lumpur, Federal Territory of Kuala Lumpur, Malaysia
Represented by : **H. Fauzi Fatkhur**

Purpose

This Memorandum of Agreement (MoA) establish the cooperative framework between UM Metro and PCIM Malaysia to implement joint programs in the areas of:

1. International Community Service Program (*KKN Internasional*)
2. Community Service Programs (*Pengabdian Kepada Masyarakat*)
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4. Opportunities for technical training in AIK, digital literacy, and Muhammadiyah values.

Non-Binding Clause

This MoA reflects the intentions of both parties to collaborate and does not establish legally binding obligations unless stated otherwise in subsequent agreements.

Validity Period

This MoA remains valid for three (3) years from the date of signing and may be renewed by mutual written agreement.

Signed in Malaysia, 14 December 2025

PUSAT KARIR DAN INKUBATOR BISNIS UNIVERSITAS MUHAMMADIYAH METRO,

KARNILA ALI, B.Bus., M.P.A.
Head

PCIM MALAYSIA,

H. FAUZI FATKHUR
Head

BUDGET PLAN

A. Budget Plan

The following is the budget plan for this community service program:

1. Honorarium

Honor	Honor / Hour (Rp)	Time (hours/week)	Weeks	Total Honor (Rp)
Subtotal (Rp)				**-**

2. Purchase of Consumable Materials

Material	Purchase Justification	Quantity	Unit Price (Rp)	Supporting Equipment Cost (Rp)
A4 Paper	Printing of research report	4 rim	50.000	200.000
Ink	Report printing	4 colors	50.000	200.000
Souvenirs	Souvenirs	1 package	500.000	500.000
Stationery	Pens, folders, box files	1 package	500.000	500.000
Binding	Report binding	1 package	500.000	500.000
Internet	3 Mobile data packages	5	100.000	500.000
Photocopy	Photocopy of community service materials	2800	250	700.000
Banner	Banner printing	2	200.000	400.000
Publication	Community Service Journal	1 package	500.000	500.000
			Subtotal (Rp)	**4.000.000**

3. Travel

Material	Travel Justification	Quantity	Unit Price (Rp)	Travel Cost (Rp)
Travel	Round-trip international transportation	4 packages	3000.000	12.000.000
Accommodation	Accommodation abroad	4 packages (4 nights)	1000.000	4.000.000
Travel	Local transportation	4 packages	500.000	2000.000
			Subtotal (Rp)	**18.000.000**

4. Consumption

Material	Travel Justification	Quantity	Unit Price (Rp)	Consumption Cost (Rp)
Consumption	Meals and snacks during community service	30 packages	100.000	3000.000

TOTAL ESTIMATED BUDGET REQUIRED (Rp)	**25.000.000**

Ref. No: *MSU/GA/S5/62/L592*

Subject: Acceptance Visit for Community Service Collaboration at Management and Science University Campus

Dear Yasmika Baihaqi, M.Pd.BI
Manager of International Office,
Universitas Muhammadiyah Metro Lampung, Lampung - Indonesia

Warm greetings from Management and Science University (MSU)

We are pleased to confirm our acceptance of the proposed Community Service Programme organised in collaboration with Universitas Muhammadiyah Metro Lampung. Please find the event details as follows:

Date : 15 December 2025
Venue : Orang Asli Village, Bentong
Fees : RM 100 per participant

We look forward to a meaningful collaboration and fruitful engagement during this community service activity. Your presence and participation will contribute significantly to the success of our collaborative efforts.

For any inquiries, please do not hesitate to contact us. You can reach us at +603-5521-6827, or alternatively, you can send us an email at global_affairs@msu.edu.my.

Thank you.

Zuhaira Binti Sahid
Manager, Global Affair

Ref. No: MSU/GA/S5/62/L592

Subject: Acceptance Visit for Community Service Collaboration at Management and Science University Campus

Dear Dr. Muhammad Ihsan Dacholfany, M.Ed.

Universitas Muhammadiyah Metro Lampung, Lampung - Indonesia

Warm greetings from Management and Science University (MSU)

We are pleased to confirm our acceptance of the proposed Community Service Programme organised in collaboration with Universitas Muhammadiyah Metro Lampung. Please find the event details as follows:

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Thank you.

Zuhaira Binti Sahid
Manager, Global Affair