



**Universitas Negeri Surabaya
Faculty of Economics and Business
Islamic Economics Undergraduate Study Program**

**Document
Code**

SEMESTER LEARNING PLAN

Courses	CODE	Course Family	Credit Weight			SEMESTER	Compilation Date
Syariah banking	6020203045	Compulsory Study Program Subjects	T=3	P=0	ECTS=4.77	4	November 28, 2022
AUTHORIZATION	SP Developer		Course Cluster Coordinator			Study Program Coordinator	
	Rachma Indrarini, S.EI, M.SEI		Clarashinta Canggih, S.E, CIPP			Dr. Ahmad Ajib Ridlwan, S.Pd., M.SEI.	

Learning model	Case Studies
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Program Learning Outcomes (PLO)	PLO study program that is charged to the course																																																																																																						
PLO-5	Mastering theoretical concepts in the fields of Islamic Economics, Islamic Business and Islamic Finance in general and specifically to solve problems procedurally in accordance with the scope of work.																																																																																																						
PLO-9	Able to apply knowledge of Islamic Economics, Islamic Business and Islamic Finance in solving problems by utilizing science and technology.																																																																																																						
Program Objectives (PO)																																																																																																							
PO - 1	Able to be responsible for own and group work																																																																																																						
PO - 2	Able to study theories about Sharia Banking																																																																																																						
PO - 3	Able to analyze Sharia Bank financial data information																																																																																																						
PO - 4	Able to demonstrate Sharia Bank operations																																																																																																						
PLO-PO Matrix																																																																																																							
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PO Matrix at the end of each learning stage (Sub-PO)																																																																																																							
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Short Course Description	This course aims to equip students with an understanding of Islamic Banking. This understanding is related to sharia banking operations, Islamic bank product management, human resource functions in Islamic banks, marketing concepts in Islamic banks, Islamic banking risks, profit sharing and business profit margins in Islamic bank products, ALMA in Islamic banks, and bank corporate governance. Islam. By using a case-based study learning approach, it is hoped that students will be able to master both theory and practice in depth so that they can apply their knowledge in the world of work in the Islamic finance and banking industry.
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References	Main :
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1	Able to examine concepts in sharia banking	<p>1.Accuracy in reviewing the basic concepts of muamalah transactions</p> <p>2.The ability to analyze usury in financial institutions</p>	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities</p>	<p>Lectures and Case Studies (Case Based Learning)</p> <p>Assignment: Answer questions related to the concept of sharia banking 3 X 50</p>		<p>Material: Basic concepts of muamalah transactions Riba, finance and bank interest Riba from a religious and historical perspective Riba from an economic perspective Financial institutions</p> <p>Library: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Basic concepts of muamalah transactions Riba, finance and bank interest Riba from a religious and historical perspective Riba from an economic perspective Financial institutions</p> <p>Library: <i>Antonio, Muhammad Syafi'i. 2019. Sharia Banking From Theory to Practice. Jakarta:Gema Human</i></p> <hr/> <p>Material: Basic concepts of muamalah transactions Riba, finance and bank interest Riba from a religious and historical perspective Riba from an economic perspective Financial institutions</p> <p>Library: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i></p>	5%
2	Able to examine concepts in sharia banking	<p>1.Describe the basic concepts of sharia banking</p> <p>2.Accuracy in reviewing the basic concepts of Sharia banking</p>	<p>Criteria: Criteria: Holistic rubric Test form: Answering questions</p> <p>Form of Assessment : Participatory Activities</p>	<p>Lectures and Case Studies (Case Based Learning)</p> <p>Assignment: Answer questions related to the concept of sharia banking 3 X 50</p>		<p>Material: Islamic banking and economic problems Understanding and development of Islamic banks in Indonesia Financial institutions from the perspective of the Koran, classical and modern Basic concepts of muamalah transactions Basic principles of banking Benefits and risks of Islamic banks Banking management Differences between Islamic banks and conventional</p>	5%

						<p>banks</p> <p>Reference: <i>Muhammad . 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Islamic banking and economic problems Understanding and development of Islamic banks in Indonesia Financial institutions from the perspective of the Koran, classical and modern Basic concepts of muamalah transactions Basic principles of banking Benefits and risks of Islamic banks Banking management Differences between Islamic banks and conventional banks</p> <p>Reader: Antonio , <i>Muhammad Syafi'i. 2019. Sharia Banking From Theory to Practice. Jakarta:Gema Human</i></p> <hr/> <p>Material: Islamic banking and economic problems Understanding and development of Islamic banks in Indonesia Financial institutions from the perspective of the Koran, classical and modern Basic concepts of muamalah transactions Basic principles of banking Benefits and risks of Islamic banks Banking management Differences between Islamic banks and conventional banks</p> <p>Reference: <i>Hasan , Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i></p>
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3	Able to examine concepts in sharia banking	The accuracy of examining operational management concepts in sharia banking	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	<p>Lectures and Case Studies (Case Based Learning)</p> <p>Assignment: Answer questions related to the concept of sharia banking 3 X 50</p>		<p>Material: Management in Islam Human aspects and characteristics as the basis of sharia management Elements of sharia management and their implications in sharia banks Organization and working mechanisms of sharia banks Operational systems of sharia banks Operational principles of sharia banks Operational activities of sharia banks</p> <p>Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Elements of sharia management and their implications in sharia banks. Organization and working mechanisms of sharia banks. Operational system of sharia banks. Principles of sharia bank operations. Operational activities of sharia banks.</p> <p>Reference: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i></p>	5%
4	Able to study sharia bank product management	The accuracy of examining the concept of Sharia bank fund management	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	<p>Lectures and Case Studies (Case Based Learning) Funding</p> <p>Needs Analysis Assignment Financing Analysis 3 X 50</p>		<p>Material: Sharia Bank Capital Management Sharia Bank Fund Management Funding Calculations</p> <p>Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Sharia Bank Capital Management Sharia Bank Fund Management Funding Calculations</p> <p>Reference: <i>Muhammad.2015. Sharia Bank Fund Management. Jakarta : Rajawali Press</i></p>	5%

5	Able to study sharia bank product management	<ol style="list-style-type: none"> 1.Accuracy of analyzing Sharia bank funding needs 2.The accuracy of examining the concept of Sharia bank financing management 3.Accuracy of analyzing financing needs according to the type of financing 	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities</p>	<p>Lectures and Case Studies (Case Based Learning) Funding</p> <p>Needs Analysis Assignment Financing Analysis 3 X 50</p>		<p>Material: Understanding Sharia Financing Working Capital Financing Investment Financing Consumption Financing Sharia L/C Card Transactions Sharia Bank Financing Management</p> <p>Library: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Consumption Financing Sharia L/C Card Transactions Syariah Bank Financing Management</p> <p>Library: <i>Muhammad.2015. Sharia Bank Fund Management. Jakarta : Rajawali Press</i></p>	5%
6	Able to study sharia bank product management	<ol style="list-style-type: none"> 1.Accuracy of identifying sharia bank financing with the contract used 2.Accuracy of Analyzing Sharia bank financing 3.Accuracy of analyzing problematic financing 	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	<p>Lectures and Case Studies (Case Based Learning) Funding</p> <p>Needs Analysis Assignment Financing Analysis 3 X 50</p>		<p>Material: Sharia Bank Financing Financing Analysis Financing Monitoring and Supervision Problem Financing Management</p> <p>Reference: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Sharia Bank Financing Financing Analysis Financing Monitoring and Supervision Problem Financing Management</p> <p>Reference: <i>Muhammad.2015. Sharia Bank Fund Management. Jakarta : Rajawali Press</i></p>	5%

7	Able to study sharia bank product management	Accuracy in reviewing other banking service products	Criteria: Assessment rubric Form of Assessment : Participatory Activities, Portfolio Assessment	Lectures and Case Studies (Case Based Learning) Funding Needs Analysis Assignment Financing Analysis 3 X 50		Material: Other Banking Service Products (Wakalah, Kafalah, Hiwalah, Rahn, Qard) Bibliography: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i> Material: Other Banking Service Products (Wakalah, Kafalah, Hiwalah, Rahn, Qard) References: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i> Material: Other Banking Service Products (Wakalah, Kafalah, Hiwalah, Rahn, Qard) Bibliography: <i>Antonio, Muhammad Syafi'i. 2019. Sharia Banking From Theory to Practice. Jakarta:Gema Human</i>	5%
8	Midterm exam	Midterm exam	Criteria: Midterm exam Form of Assessment : Test	Midterm Exam 3 X 50			15%
9	Able to examine the function of human resources in Islamic banks	Accuracy in assessing the function of human resources	Criteria: Assessment rubric Form of Assessment : Participatory Activities	Lectures and Case Studies (Case Based Learning) Assignment: Analyze videos and scientific articles related to human resources 3 X 50		Material: Human resource procurement function Development of work capabilities Sharia human resource maintenance function Sharia bank human resource qualifications Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i> Material: Human resource procurement function Development of work capabilities Sharia human resource maintenance function Sharia bank human resource qualifications References: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i>	5%

10	Able to examine marketing concepts in Islamic banks	<ol style="list-style-type: none"> 1.Accuracy in examining marketing concepts 2.The accuracy of reviewing marketing strategies for sharia bank products 	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities</p>	Lecture Course 3 X 50		<p>Material: Marketing concept Sharia bank marketing strategy Sharia bank marketing mix</p> <p>Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Marketing concept Sharia bank marketing strategy Sharia bank marketing mix</p> <p>Reference: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i></p>	5%
11	Able to analyze Sharia banking risks	<ol style="list-style-type: none"> 1.Accuracy in assessing Sharia banking risks 2.Accuracy of analyzing Sharia banking risks 	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	Lecture 3 X 50		<p>Material: Risks in Islamic banking</p> <p>Reference: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Risks in Islamic banking</p> <p>Reference: <i>Rustam, Bambang Rianto. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia. Jakarta:Salemba Four</i></p>	5%

12	Able to analyze profit sharing and profit margins for Sharia banking product businesses	<p>1.Accuracy in reviewing the concept of profit sharing and profit margin</p> <p>2.Accuracy of analyzing profit sharing and profit margins of financing products</p>	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	<p>Lectures and Problem Based Learning</p> <p>Assignment: Analyze profit sharing, profit margin and profit sharing ratio on 3 X 50 funding and financing products</p>	<p>Material: Sharia foundations in the distribution of business results. Principles for profit sharing from financing products. Distribution of business results from financing products.</p> <p>Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Sharia foundations in the distribution of business results. Principles for profit sharing from financing products. Distribution of business results from financing products.</p> <p>Reference: <i>Muhammad.2016. Sharia Bank Financing Management. Yogyakarta: UPP STIM YKPN</i></p> <hr/> <p>Material: Sharia foundations in the distribution of business results. Principles for profit sharing from financing products. Distribution of business results from financing products.</p> <p>Reader: <i>Hasan, Zubair. 2023. Islamic Banking and Finance: Second Edition. New York:Routledge</i></p>	4%
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13	Able to analyze profit sharing and profit margins for Sharia banking product businesses	<p>1.The accuracy of analyzing the profit sharing and profit sharing ratio of funding products from a consumer perspective</p> <p>2.Accuracy of analyzing profit sharing and profit sharing ratio of funding products from a Sharia bank perspective</p> <p>3.Accuracy of analyzing the profit sharing ratio</p>	<p>Criteria: Assessment rubric</p> <p>Form of Assessment : Participatory Activities, Portfolio Assessment</p>	<p>Lectures and Problem Based Learning</p> <p>Assignment: Analyze profit sharing, profit margin and profit sharing ratio on 3 X 50 funding and financing products</p>	<p>Material: Profit sharing from consumer perspective funding products Profit sharing from sharia banking perspective funding product Calculation of profit sharing ratio</p> <p>Reference: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i></p> <hr/> <p>Material: Profit sharing from consumer perspective funding products Profit sharing from sharia banking perspective funding products Calculation of profit sharing ratio</p> <p>Reference: <i>Muhammad.2016. Sharia Bank Financing Management. Yogyakarta: UPP STIM YKPN</i></p> <hr/> <p>Material: Profit sharing from consumer perspective funding products Profit sharing from sharia banking perspective funding products Calculation of profit sharing ratio</p> <p>References: <i>Susilo, Edi. 2017. Sharia Banking Financing and Risk Analysis. Yogyakarta: Student Library</i></p>	5%
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14	Able to examine ALMA in Sharia banks	<ol style="list-style-type: none"> 1.Accuracy of identifying Sharia bank financial information 2.Accuracy of analyzing ALMA of Sharia banks 3.Accuracy of analyzing the health level of Sharia commercial banks 4.Accuracy of analyzing BPRS Health levels 	Criteria: Assessment rubric Form of Assessment : Participatory Activities, Portfolio Assessment	Lectures and Problem Based Learning Assignment: Analyze the health level of Sharia Commercial Banks and BPRS 3 X 50		Material: ALMA sharia banking financial information Treasury Management activities Soundness level of Sharia Commercial Banks Soundness level of BPRS Financial Ratios of sharia banks Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i> <hr/> Material: ALMA sharia banking financial information Treasury Management activities Soundness level of Sharia Commercial Banks Soundness level of BPRS Financial Ratios of sharia banks References: <i>Agustin, Hamdi; Rusby, Zulkifli. 2022. Sharia Banking Management: Concepts and Practices. Depok: Rajagrafindo Persada</i>	6%
15	Able to examine corporate governance	The accuracy of examining corporate governance in Islamic banks	Criteria: Assessment rubric Form of Assessment : Participatory Activities	Lecture Course 3 X 50		Material: Concept of Corporate Governance Corporate Governance Policy of Sharia Banks Reader: <i>Muhammad. 2005. Sharia Bank Management. Yogyakarta: UPP AMP YKPN</i> <hr/> Material: Concept of Corporate Governance Corporate Governance Policy of Sharia Banks References: <i>Agustin, Hamdi; Rusby, Zulkifli. 2022. Sharia Banking Management: Concepts and Practices. Depok: Rajagrafindo Persada</i>	5%
16	UAS	UAS	Form of Assessment : Test	Exam Paper 3 X 50	Exam Papers		15%

Evaluation Percentage Recap: Case Study

No	Evaluation	Percentage
1.	Participatory Activities	50%
2.	Portfolio Assessment	20%

3.	Test	30%
		100%

Notes

1. **Learning Outcomes of Study Program Graduates (PLO - Study Program)** are the abilities possessed by each Study Program graduate which are the internalization of attitudes, mastery of knowledge and skills according to the level of their study program obtained through the learning process.
2. **The PLO imposed on courses** are several learning outcomes of study program graduates (CPL-Study Program) which are used for the formation/development of a course consisting of aspects of attitude, general skills, special skills and knowledge.
3. **Program Objectives (PO)** are abilities that are specifically described from the PLO assigned to a course, and are specific to the study material or learning materials for that course.
4. **Subject Sub-PO (Sub-PO)** is a capability that is specifically described from the PO that can be measured or observed and is the final ability that is planned at each learning stage, and is specific to the learning material of the course.
5. **Indicators for assessing** abilities in the process and student learning outcomes are specific and measurable statements that identify the abilities or performance of student learning outcomes accompanied by evidence.
6. **Assessment Criteria** are benchmarks used as a measure or measure of learning achievement in assessments based on predetermined indicators. Assessment criteria are guidelines for assessors so that assessments are consistent and unbiased. Criteria can be quantitative or qualitative.
7. **Forms of assessment:** test and non-test.
8. **Forms of learning:** Lecture, Response, Tutorial, Seminar or equivalent, Practicum, Studio Practice, Workshop Practice, Field Practice, Research, Community Service and/or other equivalent forms of learning.
9. **Learning Methods:** Small Group Discussion, Role-Play & Simulation, Discovery Learning, Self-Directed Learning, Cooperative Learning, Collaborative Learning, Contextual Learning, Project Based Learning, and other equivalent methods.
10. **Learning materials** are details or descriptions of study materials which can be presented in the form of several main points and sub-topics.
11. **The assessment weight** is the percentage of assessment of each sub-PO achievement whose size is proportional to the level of difficulty of achieving that sub-PO, and the total is 100%.
12. TM=Face to face, PT=Structured assignments, BM=Independent study.