WORKLOAD ASSESSMENT

Research Methodology

UNESA

UNDERGRADUATE PROGRAMME IN ISLAMIC ECONOMICS
FACULTY ECONOMICS AND BUSINESS

UNIVERSITAS NEGERI SURABAYA

Research Methodology

Undergraduate Program of Islamic Economics

Faculty of Economics and Business

Universitas Negeri Surabaya

Universitas Negeri Surabaya

Academic Year 2022/2023

PORTOFOLIO OF RESEARCH METHODOLOGY

ACADEMIC YEAR 2022/2023

Module Coordinator:

Dr. A'rasy Fahrullah, S.Sos., M.Si.

Team:

Fira Nurafini, S.EI.,. M.SEI.

Table of Contents

A. Learning Activities Plan

1. Course Identity

Module name	:	Research Methodology
Module level	:	Bachelor Degree/Undergraduate Program
Course Code	:	6020202076
Abbreviation/(if applicable)	:	-
Subheading (if applicable)	:	-
Courses included in the module (if applicable)	:	-
Semester/term	:	4th/Fourth Year
Module Coordinator	:	Dr. A'rasy Fahrullah, S.Sos., M.Si.
Lecturer(s)	:	Fira Nurafini, S.EI., M.SEI
Languange	:	Indonesia and English
Classification within the curriculum	:	Compulsory
Teaching format/class per week during semester	:	3 Credits x 170/60 = 8 hours and 30 minutes/week
Workload	:	Lecturer hours per week
		1,5 Credits x 50/60 = 1 hours and 25 minutes
		Structured assignment hours per week
		1,5 Credits x 60/60 = 1 hours
		Self study hours per week
		1,5 Credits x 60/60 = 1 hours
		Practice hours per week
		1,5 Credits x 170/60 = 4 hours and 25 minutes
Course Credits	:	3
Requirements	:	-
Learning Goals/Competencies	:	*Demonstrate the characters of resilient, collaborative, adaptive, innovative, inclusive, lifelong learning, and entrepreneurial spirits.*
		Develop logical, critical, systematic, and creative thinking skills in carrying out specific work in their expertise and based on work competency standards in related fields.
		Able to master the basic concepts of research methodology and data analysis techniques in the fields of Islamic Economics, Islamic Business and Islamic Finance
		Able to design, implement and communicate research findings by integrating values and basic principles of Islamic Economics
Contents	:	This course discusses how to construct basic research concepts, problems, variables, theoretical frameworks, hypotheses, research designs, populations, samples, sampling techniques, data collection techniques, and data analysis techniques

		according to quantitative and qualitative approaches for the preparation of proposals and thesis research.
Attribute of soft skill	:	Soft skills needed include critical thinking, problem-solving, communication, attention to detail, adaptability, and the ability to analyze and synthesize complex information from diverse sources effectively.
Study/Exam Achievement	:	Students are considered competent and pass if they receive the final grade at least C

Final grades is calculated according to the formula:
Final grades = (20% x Assignment)+(30% x Performance)+(50% x Project)

Conversion of the 0-100 scale to 0-4 scale and the letters are arranged as follows:

Letter Grade	Scale	Score Interval
A	4,00	$85 \leq A < 100$
A-	3,75	$80 \leq A- < 85$
B+	3,50	$75 \leq B+ < 80$
B	3,00	$70 \leq B < 75$
B-	2,75	$65 \leq B- < 70$
C+	2,50	$60 \leq C+ < 65$
C	2,00	$55 \leq C < 60$
D	2,00	$40 \leq D < 55$
E	0,00	$0 \leq E < 40$

Form of Media	:	Slides, Video
References	:	Main

1. Wahyuni, Sari. 2019. Qualitative Research Method: Theory and Practice 3rd Edition. Jakarta: Salemba Empat
2. Leon, F.M., Suryaputri, R.V., dan Purnamaningrum, T.K. 2023. Metode Penelitian Kuantitatif: Manajemen, Keuangan, dan Akuntansi. Jakarta: Salemba Empat.
3. Cooper, D.R., dan Schindler, P.S. 2016. Metode Penelitian Bisnis. Jakarta: Salemba Empat
4. Creswell, J.W., dan Creswell, J.D., 2023. Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Sixth Edition. United Kingdom: SAGE Publications
5. Moleong, Lexy J. 2017. Metodologi Penelitian Kualitatif. Edisi Revisi. Bandung: Remaja Rosdakarya.

Support
1. Sugiyono. 2017. Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabet
2. Dayanti, R., & Indrarini, R. (2019). Faktor Internal dan Faktor Eksternal yang mempengaruhi Profitabilitas Bank Umum Syariah. Jurnal Ekonomi Islam, 2(3), 163-182.

3. Canggih et al. 2022. Are Islamic Banks Still Sound Amidst Pandemic?. El Dinar: Jurnal Keuangan dan Perbankan Syariah. Vol. 10. No. 2

4. Nurafini, Fira. 2022. Studi Perbandingan Tingkat Kesehatan Bank antara Bank Syariah dan Bank Konvensional di Indonesia selama Pandemi Covid-19. Jurnal Ilmiah Ekonomi Islam. Vol 8. No. 2

5. Nurafini et al. 2023. Macroeconomics Variable and Non-Performing MSMEs Financing: A Vector Autoregressive Analysis. International Journal of Communication, Humanities and Management.

6. Anwar et al. 2020. The Influence of Religiosity on Income and Prosperity: The Indonesian Context. Humanities and Social Sciences Reviews. Vol. 8 No. 2.

7. Pranata, R., dan Fahrullah, A. 2021. Fenomena Pernikahan Dini dan Tinjauannya Secara Ekonomi di Kecamatan Sepulu Kabupaten Bangkalan. Jurnal Ekonomika dan Bisnis Islam. Vol. 4 No. 2

8. Anwar et al. 2018. The Problems of Halal Certification for Food Industry in Indonesia. International Journal of Civil Engineering & Technology. Vol. 9. No. 8.

9. Anwar et al. 2018. The Urgency of Halal Assurance System for Product Reliability. International Journal of Islamic Business and Economics (IJIBEC). Vol. 2. No. 2

10. Fahmi et al. 2023. The Urgency of Halal Cosmetics (Halal Cleanliness) as One of The Sharia Tourism Travel Packs in Mojokerto. Indonesian Interdiciplinary Journal of Sharia Economics (IIJSE). Vol. 6. No. 2

11. Munir, MBB., dan Darmawan, R. 2023. Using Mahabussiness.ID to Empower Business Education: Balancing Zakat and Sedekah, Helping Indonesian Youth Entrepreneurs. International Journal of Communication, Humanities, and Management. Vol. 2 No. 4

2. Course Topic

   This course discusses how to organize quantitative research starting from identifying the type of research based on its characteristics; formulate a research problem formulation based on the gap between phenomena/facts and theory; formulate research hypotheses according to the theoretical framework, variables and conceptual models; identify sampling techniques that are appropriate to the problem, variables and population; identification of research variable measurements; identification of data collection techniques and data analysis techniques. Meanwhile, this course also discusses how to organize qualitative research by identifying qualitative research designs, identifying the use of case studies, identifying the process of analyzing qualitative research data, analyzing qualitative research data, and identifying tests of the validity of qualitative research data. Application of learning in the classroom through analysis of examples of national and international research articles and the practice of preparing quantitative and qualitative proposals.

3. Lesson Plan

<table>
<tr><td rowspan="3" colspan="2">UNESA</td><td colspan="4">UNIVERSITAS NEGERI SURABAYA
FACULTY OF ECONOMICS AND BUSINESS
ISLAMIC ECONOMICS STUDY PROGRAM</td><td colspan="2">Document Code
2024</td></tr>
<tr><td colspan="6">SEMESTER LESSON PLAN</td></tr>
<tr><td>COURSE</td><td>CODE</td><td>Course Cluster</td><td colspan="2">Credits</td><td>SEMESTER /ECTS</td><td>Date</td></tr>
<tr><td colspan="2">Research Method</td><td></td><td></td><td>T = 3</td><td>P =0</td><td>4/4.77</td><td>09/07/2024</td></tr>
<tr><td colspan="2">Authorization</td><td colspan="2">RPS Developer</td><td colspan="2">Course Cluster Coordinator</td><td colspan="2">Coordinator of Study Program</td></tr>
<tr><td colspan="2">VALIDATED</td><td colspan="2">Fira Nurafini, S.EI., M.SEI.</td><td colspan="2">Dr. Ahmad Ajib Ridlwan, S.Pd., M.SEI.</td><td colspan="2">Dr. Ahmad Ajib Ridlwan, S.Pd., M.SEI.</td></tr>
<tr><td rowspan="5">Learning Outcome</td><td colspan="3">PLO attached to Course</td><td colspan="4"></td></tr>
<tr><td>PLO-2</td><td colspan="6">Demonstrate the characters of resilient, collaborative, adaptive, innovative, inclusive, lifelong learning, and entrepreneurial spirits</td></tr>
<tr><td>PLO-3</td><td colspan="6">Develop logical, critical, systematic, and creative thinking skills in carrying out specific work in their expertise and based on work competency standards in related fields</td></tr>
<tr><td>PLO-6</td><td colspan="6">Able to master the basic concepts of research methodology and data analysis techniques in the fields of Islamic Economics, Islamic Business and Islamic Finance</td></tr>
<tr><td>PLO-7</td><td colspan="6">Able to design, implement and communicate research findings by integrating values and basic principles of Islamic Economics</td></tr>
<tr><td></td><td colspan="3">Course Learning Outcome (CLO)</td><td colspan="4"></td></tr>
<tr><td></td><td>CLO-1</td><td colspan="6">Able to work well independently to complete assignments.</td></tr>
<tr><td></td><td>CLO-2</td><td colspan="6">Able to make the right decisions based on analysis of information and data with logical, critical, systematic and creative thinking</td></tr>
<tr><td></td><td>CLO-3</td><td colspan="6">Able to master the basic concepts of research methodology and data analysis techniques in solving problems in the field of Islamic Economics, Islamic Business and Islamic Finance</td></tr>
<tr><td></td><td>CLO-4</td><td colspan="6">Able to design, implement and communicate research findings to produce alternative solutions to problems in the fields of Economics, Finance and Islamic Business.</td></tr>
</table>

Sub-CLO	
Sub-CLO1	Identifying the position of research in the development of science.
Sub-CLO2	Formulate a research problem formulation based on the gap between phenomena/facts and theory.
Sub-CLO3	Formulate research hypotheses according to the theoretical framework, variables and conceptual models.
Sub-CLO4	Identify sampling techniques that are appropriate to the problem, variables and population.
Sub-CLO5	Measuring research variables, identifying data collection techniques and data analysis techniques
Sub-CLO6	Create a quantitative research proposal
Sub-CLO7	Identify qualitative research designs.
Sub-CLO8	Identify the uses of case studies
Sub-CLO9	Identifying the process of qualitative research data analysis
Sub-CLO10	Analyzing qualitative research data
Sub-CLO11	Identifying tests of the validity of qualitative research data
Sub-CLO12	Create a qualitative research proposal

Correlation of CLO and Sub-CLO

	Sub-CLO1	Sub-CLO2	Sub-CLO3	Sub-CLO4	Sub-CLO5	Sub-CLO6	Sub-CLO7	Sub-CLO8	Sub-CLO9	Sub-CLO10	Sub-CLO11	Sub-CLO12
CLO1	√	√	√	√	√	√	√	√	√	√	√	√
CLO2	√	√	√	√	√	√	√	√	√	√	√	√
CLO3	√	√	√	√	√	√	√	√	√	√	√	√
CLO4						√						√

Course Description	This course discusses how to construct basic research concepts, problems, variables, theoretical frameworks, hypotheses, research designs, populations, samples, sampling techniques, data collection techniques, and data analysis techniques according to quantitative and qualitative approaches for the preparation of proposals and thesis research. The application of learning in the classroom through the analysis of examples of research articles, preferably on an international and reputable scale. Lectures are carried out with lectures, discussions, presentation assignments, and reflection.
Learning Materials	Basic research concepts, research problems, variables, theoretical framework, hypothesis, research design, population, sample, sampling techniques, data collection techniques, and data analysis techniques according to quantitative and qualitative approaches
References	**Main:**
	1. Wahyuni, Sari. 2019. *Qualitative Research Method: Theory and Practice 3rd Edition*. Jakarta: Salemba Empat 2. Leon, F.M., Suryaputri, R.V., dan Purnamaningrum, T.K. 2023. *Metode Penelitian Kuantitatif: Manajemen, Keuangan, dan Akuntansi.* Jakarta: Salemba Empat.

3. Cooper, D.R., dan Schindler, P.S. 2016. *Metode Penelitian Bisnis*. Jakarta: Salemba Empat
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10. Nurafini et al. 2023. Macroeconomics Variable and Non-Performing MSMEs Financing: A Vector Autoregressive Analysis. International Journal of Communication, Humanities and Management.
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13. Anwar et al. 2018. The Problems of Halal Certification for Food Industry in Indonesia. International Journal of Civil Engineering & Technology. Vol. 9. No. 8.
14. Anwar et al. 2018. The Urgency of Halal Assurance System for Product Reliability. International Journal of Islamic Business and Economics (IJIBEC). Vol. 2. No. 2
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Team Teaching	Dr. Arasy Fahrullah
	Fira Nurafini, S.EI., M.SEI.
	Dr. Ramdani
	Dr. Maryam Bte Badrul Munir
	Dr. Moh. Farih Fahmi

Required Course	

Week	Sub-CLO	Assessment	Forms of Learning, Learning Methods, Student Assignments [Estimated Time]	Learning Materials [Reference]	Assessment Weight (%)

		Indicator	Criteria & Form	Offline	Online		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Identify the characteristics of research according to research type	1. Students are able to differentiate between scientific and non-scientific truths. 2. Students are able to describe the position of research in the development of science 3. Students are able to describe the elements in the research definition. 4. Students are able to explain the differences between quantitative and qualitative research according to basic axioms, processes and characteristics 5. Students are able to assess the competencies needed to conduct quantitative and qualitative research..	Criteria: Assessment rubric Assessment form: - Performance	Lecture and Group Discussion **Student Assignments**: Determine the type of research (quantitative/qualitative) from the research example		Scientific and non-scientific truth; The position of research in the development of science; Elements in the definition of research; Differences between quantitative and qualitative research; Competencies required in quantitative and qualitative research [2,3,4,6]	5
2	Formulate a research problem formulation based on the gap between phenomena/facts and theory.	Students are able to identify problems and formulate research problems.	Criteria: Assessment rubric Assessment form: - Portfolio Assessment	Lecture and Group Discussion **Student Assignments**: Determine the research problem		Identification and formulation of research problems [2,3,4,6]	5

				from research examples			
3	Formulate research hypotheses according to the theoretical framework, variables and conceptual models.	1. Students are able to describe the differences in concepts, constructs and variables. 2. Students are able to describe the types of variables. 3. Students are able to carry out literature studies to develop conceptual framework models. 4. Students are able to formulate research hypotheses. 5. Students are able to formulate statistical hypotheses.	Criteria: Assessment rubric Assessment form: - Portfolio Assessment	Lecture and Group Discussion **Student Assignments**: Determining research hypotheses from research examples		Differences in construct and variable concepts; Types of variables; Literature study to develop a conceptual framework model; Research hypothesis; Statistical hypothesis. [2,3,4,6]	5
4	Identify sampling techniques that are appropriate to the problem, variables and population.	1. Students are able to define the target population 2. Students are able to apply probability and non-probability sampling techniques. 3. Students are able to assess sample quality criteria. 4. Students are able to determine the	Criteria: Assessment rubric Assessment form: - Performance	Lecture and Group Discussion **Student Assignments**: Determine the population, sampling technique, and sample size of the research examples		Target population; Sampling technique; Sample quality criteria; Appropriate sample size [2,3,4,6]	5

		appropriate sample size.					
5	Measuring research variables, identifying data collection techniques and data analysis techniques	1. Students are able to identify data needs. 2. Students are able to choose data collection techniques that suit the type of research 3. Students are able to prepare observation guidelines, interview guidelines, documentation and questionnaires 4. Students are able to identify the type of data/number level from the measurement results 5. Students understand and apply scale measurement techniques in questionnaire instruments 6. Students are able to test the validity and reliability of research instruments 7. Students identify sources of measurement error	Criteria: Assessment rubric Assessment Form: - Performance	Lecture and Group Discussion **Student Assignments:** Determine data analysis techniques that are appropriate to the research example		Identification of data needs: Data collection techniques; Observation guidelines; Interview guidelines, documentation and questionnaires; Data type; Scale measurement techniques; Data analysis technique [2,3,4,6]	5

		8. Students are able to choose appropriate statistical techniques						
6	Create a quantitative research proposal	Students are able to prepare quantitative research proposals	Criteria: Assessment rubric Assessment form: - Product/ Project	Lecture and Project Based Learning **Student Assignments**: Create a quantitative research proposal		Quantitative Research Proposal [2,3,4,6]		5
7	Create a quantitative research proposal	Students are able to prepare quantitative research proposals	Criteria: Assessment rubric Assessment form: - Product/ Project	Lecture and Project Based Learning **Student Assignments**: Create a quantitative research proposal		Quantitative Research Proposal [2,3,4,6]		5
8	**Midterm Exam**		Criteria: Assessment rubric Assessment form: - Product/ Project					15
9	Identify qualitative research designs.	Students are able to identify various types of qualitative research	Criteria: Assessment rubric Assessment form: - Performance	Lecture and Group Discussion **Student Assignments**:		Types of qualitative research [1,3,4,5]		5

				Present as a group about types of qualitative research			
10	Identify the uses of case studies	1. Students are able to differentiate case study research from other qualitative research 2. Students are able to identify case study research 3. Students are able to identify case study designs	Criteria: Assessment rubric Assessment form: - Portfolio Assessment	Lecture and Group Discussion **Student Assignments**: Determine the type of research (case study/other) from the research example		Case study research; Identify case study research; Identify the case study design [1,3,4,5]	5
11	Identifying the process of qualitative research data analysis	1. Students are able to identify the Miles and Huberman model of qualitative data analysis 2. Students are able to identify case study research data analysis. 3. Students are able to reduce, describe and draw conclusions from qualitative research data	Criteria: Assessment rubric Assessment form: - Portfolio Assessment	Lecture and Group Discussion **Student Assignments**: Reduce, describe, and draw conclusions from research examples		Qualitative research data analysis process; Analysis of case study research data; Data reduction, description and drawing conclusions [1,3,4,5]	5
12	Analyzing qualitative research data	Students are able to differentiate qualitative research data quality tests from quantitative research.	Criteria: Assessment rubric Assessment form: - Performance	Lecture and Group Discussion **Student Assignments**:		Test data quality [1,3,4,5]	5

				Determine the differences between qualitative and quantitative research quality tests from research examples			
13	Identifying tests of the validity of qualitative research data	Students are able to identify credibility, transferability, dependability and confirmability tests in qualitative research.	Criteria: Assessment rubric Assessment form: - Performance	Lecture and Group Discussion **Student Assignments**: Determine and explain data validity tests from research examples		Credibility; Transferability; Dependability; and Confirmability Test [1,3,4,5]	5
14	Create a qualitative research proposal	Students are able to prepare qualitative research proposals	Criteria: Assessment rubric Assessment form: - Product/ Project	Lecture and Project Based Learning **Student Assignments**: Create a qualitative research proposal		Qualitative Research Proposal [1,3,4,5]	5
15	Create a qualitative research proposal	Students are able to prepare qualitative research proposals	Criteria: Assessment rubric Assessment form: - Product/ Project	Lecture and Project Based Learning **Student Assignments**:		Qualitative Research Proposal [1,3,4,5]	5
				Create a qualitative research proposal			
16	**Final Exam**		Criteria: Assessment rubric Assessment form: - Product/ Project				15

4. Mapping Programme Learning Outcomes (PLO's) – Course Learning Outcomes (CLOs)

a. PLOs of Undergraduate Programme in Islamic Economics

PLO 1	Able to demonstrate religious, national, and cultural values, as well as academic ethics in carrying out their duties
PLO 2	Demonstrate the characters of resilient, collaborative, adaptive, innovative, inclusive, lifelong learning, and entrepreneurial spirits
PLO 3	Develop logical, critical, systematic, and creative thinking skills in carrying out specific work in their expertise and based on work competency standards in related fields
PLO 4	Do continuous self-development and collaboration
PLO 5	Able to master theoretical concepts of Islamic Economics, Islamic Business and Islamic Finance both generally and specifically to solve problems procedurally within their scope of work.
PLO 6	Able to master the basic concepts of research methodology and data analysis techniques in the fields of Islamic Economics, Islamic Business and Islamic Finance
PLO 7	Able to design, implement and communicate research findings by integrating values and basic principles of Islamic Economics
PLO 8	Able to design and implement business plans that adhere with Islamic concepts
PLO 9	Able to apply knowledge of Islamic Economics, Islamic Business and Islamic Finance in solving problems using science and technology.

b. Mapping PLO and CLO in Research Methodology Course

	CLO-1 Able to work well independently to complete assignments	CLO-2 Able to make the right decisions based on analysis of information and data with logical, critical, systematic, and creative thinking	CLO-3 Able to master the basic concepts of research methodology and data analysis techniques in solving probles in the field of Islamic Economics, Islamic Business, and Islamic Finance	CLO-4 Able to design, implement, and communicate research findings to produce alternative solutions to problems in the fields of economics, finance, and Islamic business
PLO-1				
PLO-2	V			
PLO-3		V		
PLO-4				
PLO-5				
PLO-6			V	
PLO-7				V
PLO-8				
PLO-9				

B. Course Assessment
1. Assessment Plan

	PLO-1	PLO-4	PLO-5	PLO-12
CLO-1 Able to work well independently to complete assignments	Performance Assignments Product/ Project			
CLO-2 Able to make the right decisions based on analysis of information and data with logical, critical, systematic, and creative thinking		Performance Assignments Product/ Project		
CLO-3 Able to master the basic concepts of research methodology and data analysis techniques in solving probles in the field of Islamic Economics, Islamic Business, and Islamic Finance			Performance Assignments Product/ Project	
CLO-4 Able to design, implement, and communicate research findings to produce alternative solutions to problems in the fields of economics, finance, and Islamic business				Performance Assignments Product/ Project

2. Assessment Rubrics
   a) Assignments
   The criteria for assignments that use in this course are:
   (1) The ability to give answers correctly according to the key and rubrics →
       $(85 \leq SA \leq 100)$
   (2) The ability to provide robust argumentation according to theory →
       $(70 \leq SA \leq 85)$
   (3) The ability to provide systematic explanations →
       $(55 \leq SA \leq 70)$

(4) The ability to apply the substantive concepts in a situation comprehensively according to the key and rubrics → $(55 \leq SA \leq 70)$

b) Performance

Evaluation of student performance in class includes communication skills, discipline and responsibility. The rubrics used are as follows:

Criteria	Score
Communicate effectively, frequently active in the class discussion, appreciate others' opinions; always attend the class on time; always submit the assignment on time; and always participate in the completion of assignment	$85 \leq SA \leq 100$
Communicate effectively, occasionally active in the class discussion, appreciate others' opinions; 80% of attendance; submit 90% of the assignment; and often participate in the completion of assignment	$70 \leq SA \leq 85$
Communicate ineffectively; rarely active in the class discussion, appreciate others' opinions; 75% of attendance; submit the 70% of assignment on time; and participate in the completion of group assignment	$55 \leq SA \leq 70$
Communicate ineffectively; do not join class discussion; do not appreciate others' opinions; rarely attend the class; rarely submit the assignment; and rarely participate in the completion of group assignment	$0 \leq SA \leq 55$

c) Product/Project

The students' project assessed through middle and final exam. The criteria of individual project of students are follows:

Aspect	Score			
	Good	Fair	Not Good	Bad
Organization of Responses	Responses are logically organized, coherent and answer all instructions	Responses are organzed logically, answering all instructions even though they are not yet coherent	Rsponses are not well organized but answer all instructions	Responses are not well organized and have not answered all instructions

Aspect	Score			
	Good	**Fair**	**Not Good**	**Bad**
Retention of content	Understanding of the content is shown by appropriate responses to all questions in depth	Understanding of the content is shown by appropriate responses to all questions even though it is not yet deep	Limited understanding of the content is indicated by inappropriate responses to some questions	Limited understanding of the content is indicated by inappropriate responses to all questions
Clarity in delivery of responses	Responses are clear and effective and easy to understand	Responses are clear and easy to understand	The response is quite clear although difficult to understand	Responses are unclear and difficult to understand
Literature Review	Responses generally refer to relevant concept/theory exploration and refer to other relevant reference sources	Responses generally refer to relevant conept/theory exploration	Responses only partially refer to the relevant concept/thery exploration	Responses do not refer to relevant concept/theory exploration
Individual work ethic	Complete assignments on time and actively discuss with lecturers in the process of completing assignments	Complete assignments on time	Delay in completing assignments in short periods	Late in completing assignments for a long period without notification

Score: (Full Score/20)*100

C. Annex
1. Course Activities Records
   a. Sample of Students' Attendance

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI

UNIVERSITAS NEGERI SURABAYA

UNESA
Universitas Negeri Surabaya

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Faksimile : +6231-99424932
e-mail : bakpk@unesa.ac.id

PRESENSI KULIAH
Periode 2022/2023 Genap

Mata Kuliah : Metodologi Penelitian
Kelas : 2021A
Prodi : S1 Ekonomi Islam

Dosen : Fira Nurafini, S.EI., M.SEI.
Dr. A'rasy Fahrullah, S.Sos., M.Si.

No	NIM	Nama Mahasiswa	1 09 Feb 23	2 16 Feb 23	3 23 Feb 23	4 02 Mar 23	5 09 Mar 23	6 16 Mar 23	7 23 Mar 23	8 30 Mar 23	9 06 Apr 23	10 13 Apr 23	11 20 Apr 23	12 04 May 23	13 11 May 23	14 18 May 23	15 25 May 23	16	%
1.	21081194001	AULIA SISKA PUSPITA DEWI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
2.	21081194003	MAZAYA NAJMY TSAQYFA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
3.	21081194007	RIMA IKA TANTRI RAHAYU	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
4.	21081194009	DEVI SALSABILAH PUTRI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
5.	21081194011	DEVY AYU NINGTYAS	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
6.	21081194013	TAUFIK KUKUH EFENDI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
7.	21081194015	ANANTA AIME NURULISTYA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
8.	21081194017	AULIA NUR AZIZAH	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
9.	21081194019	FATHOR ROZY ALFARISY	H	A	A	H	H	H	H	H	H	H	H	H	H	H	H		81.3 %
10.	21081194021	MUHAMMAD DIVA FRASHA AKBAR SAPUTRA	H	A	A	H	H	H	H	H	H	H	H	H	H	H	H		81.3 %
11.	21081194023	SHINTA NOVITA RAHMADANI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
12.	21081194025	SOFI PUTRI ISNANI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
13.	21081194027	ALFI MUHAMAD RAMDANI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
14.	21081194029	PUTRI DWI HIDAYATI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
15.	21081194031	ARINTA FARA AGUSTINE	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
16.	21081194033	MUHAMMAD FAKHRI DZULFIQAR	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
17.	21081194035	LUTFIYAH RAHMA NOVELIKA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
18.	21081194037	ZAKIYA JIHAN SALSABILA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
19.	21081194039	ULFA AYU RAMADHANI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
20.	21081194041	BIBI FAIZA FARHANA	H	A	H	H	H	H	H	H	H	H	H	H	H	H	H		87.5 %
21.	21081194043	AGIL CINTIA DESI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
22.	21081194045	NAUFAL RIZKY PRASETYA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
23.	21081194047	MOCHAMMAD RAFLY ARSETYA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
24.	21081194049	FATA HABIBULLAH	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
25.	21081194053	MUHAMMAD FERDIYANSYAH	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
26.	21081194055	AKBAR BUDI SAMPURNO	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
27.	21081194057	AISYAH PUTRI NURDIASARI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
28.	21081194061	DWI NABILAH NUR UTARI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
29.	21081194063	NOVIA JUM'ATUR ROHMAH	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
30.	21081194065	ADINDA PUTRI PERMATA HATI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
31.	21081194067	RIFQI RIZQULLAH WARDHANA	H	H	A	H	H	H	H	H	H	H	H	H	H	H	H		87.5 %
32.	21081194069	SALMA MAULIDINA ZAINI PUTRI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
33.	21081194071	NUR 'AFIFAH	H	A	H	H	H	H	H	H	H	H	H	H	H	H	H		87.5 %
34.	21081194075	ALFADO CHIEVO JAVANTARA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
35.	21081194077	FAUZIAH RAHMALIA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
36.	21081194079	M ANGGI RENALDI	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
37.	21081194081	MUHAMMAD HARISH SULTHAN	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
38.	21081194085	NAYLA ANISSA LAHAMA	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
39.	21081194087	NIKMATUZ ZAIDAH	H	H	H	H	H	H	H	H	H	H	H	H	H	H	H		93.8 %
		Tanda Tangan Dosen / Asisten																	

b. Course Log Book

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET, DAN
TEKNOLOGI

UNIVERSITAS NEGERI SURABAYA

Kampus Ketintang
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F: +6231-8293484
laman: unesa.ac.id
email : bakpk@unesa.ac.id

Aktivitas Perkuliahan

Nama Matakuliah : Metodologi Penelitian   **Dosen** :   A'RASY FAHRULLAH
Kelas   : 2021I   (198110042015041001)
Jadwal & Ruang   : G09.01.06 (07.00 - 09.30) R.   FIRA NURAFINI (199208112020122021)

No.	Tanggal	Pertemuan	Topik	Peserta	Status	Dosen
1	10-02-2023	Pertemuan ke 1	Characteristics of research according to research type: (1)The differentiate between scientific and non-scientific truths; (2) The position of research in the development of science; (3) The elements in the research definition; (4) The differences between quantitative and qualitative research according to basic axioms, processes and characteristics; (5) The competencies needed to conduct quantitative and qualitative research..	6	Terjadwal	Fira Nurafini
2	17-02-2023	Pertemuan ke 2	Research Problem, variables, conceptual framework and hypothesis: (1) Defining the research problem;:(2) Differentiate research problems by symptoms; (3) The role of theory in finding research problems; (4) Formulate research problems; (5) Research eligibility criteria.	6	Terjadwal	Fira Nurafini
3	24-02-2023	Pertemuan ke 3	Concepts, constructs and variables; Types of variables: (a) According to the relationship between variables, (b) According to the level of numbers used to measure the variable; Theoretical framework; Conceptual framework model; Hypothesis	6	Terjadwal	Fira Nurafini
4	03-03-2023	Pertemuan ke 4	Population; Probability and non-probability sampling techniques;	6	Terjadwal	Fira Nurafini

			Assess sample quality criteria; The appropriate of sample size.			
5	10-03-2023	Pertemuan ke 5	Data; Data collection techniques that suit the type of research; The type of data/number level from the measurement results; Scale measurement techniques in questionnaire instruments; The validity and reliability of research instruments; Sources of measurement error; Statistical techniques	6	Terjadwal	Fira Nurafini
6	17-03-2023	Pertemuan ke 6	Quantitative research proposals project 	6	Terjadwal	Fira Nurafini
7	24-03-2023	Pertemuan ke 7	Quantitative research proposals project	6	Terjadwal	Fira Nurafini
8	31-03-2023	Pertemuan ke 8	-UTS	6	Terjadwal	Fira Nurafini
9	07-04-2023	Pertemuan ke 9	Various types of qualitative research	6	Terjadwal	A'rasy Fahrullah
10	14-04-2023	Pertemuan ke 10	The differentiate case study research with other qualitative research; Case study research; Case study designs	6	Terjadwal	A'rasy Fahrullah
11	21-04-2023	Pertemuan ke 11	The Miles and Huberman model of qualitative data analysis; Case study research data analysis; Reduce, describe and draw conclusions from qualitative research data	6	Terjadwal	A'rasy Fahrullah
12	05-05-2023	Pertemuan ke 12	The differentiate qualitative research data quality tests from quantitative research.	6	Terjadwal	A'rasy Fahrullah
13	12-05-2023	Pertemuan ke 13	Credibility, transferability, dependability and confirmability tests in qualitative research.	6	Terjadwal	A'rasy Fahrullah
14	19-05-2023	Pertemuan ke 14	Qualitative research proposals project 	6	Terjadwal	A'rasy Fahrullah
15	26-05-2023	Pertemuan ke 15	Qualitative research proposals project	6	Terjadwal	A'rasy Fahrullah

c. Sample of Test
  (1) Sample of Assignments

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,
RISET, DAN TEKNOLOGI
UNIVERSITAS NEGERI SURABAYA
FAKULTAS EKONOMIKA DAN BISNIS
Kampus Ketintang, Jalan Ketintang, Surabaya 60231
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Laman : http://feb.unesa.ac.id email : feb@unesa.ac.id

ASSIGNMENTS

Courses	:	**Research Methodology**
Class	:	**Ekis 2021I**
Lecturer	:	**1. Dr. A'rasy Fahrullah, S.Sos., M.Si.**
		2. Fira Nurafini, S.EI., M.SEI.

Please search 1 (one) article about Islamic Economics and determine the following things:

(a) Research Title

(b) Research Problem

(c) Research Purposes

(d) Hypothesis

(e) Research Variable

Please do the assignment on the following link https://forms.gle/qK1dqaSxDbLd9CVt6

Note: *Please also upload the article used as a reference at the link above*

- Good Luck -

(2) Sample of Project Test (Middle and Final Exam)
  (a) Quantitative Research Proposal Project

**KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,
RISET, DAN TEKNOLOGI
UNIVERSITAS NEGERI SURABAYA
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Laman : http://feb.unesa.ac.id email : feb@unesa.ac.id

MIDDLE EXAM EVEN SEMESTER 2022/2023

Course	: Research Methodology	Class	: 2021I
Due Date	: Friday, 31 March 2023	Time	: 1
Lecturer	: 1. Fira Nurafini, S.EI., M.SEI.	Duration	: 3 Weeks
	2. Dr. Arasy Fahrullah, S.Sos., M.Si		

Instructions :
1. Students are allowed to open textbooks, notebooks, course slides, and assignments
2. Do the questions honestly and independently
3. All actions that indicate cheating will be disqualified
4. You may use English/Bahasa to answer the question

Answer These Questions!

1. Make a Quantitative Research Proposal related to Islamic Economics that contains:
   a. Research Title
   b. Introduction
      1) Research Background
      2) Research Problem
      3) Research Purposes
      4) Research Benefits
   c. Literature Study
      1) Theoretical Basis
      2) Previous Research
      3) Influence/Relationship Between Variables
      4) Theoretical Framework
      5) Research Hypothesis
   d. Research Methodology
      1) Type of Research
      2) Types and Sources of Research Data
      3) Population and Sample
      4) Data Collection Techniques
      5) Data Analysis Technique
   e. Bibliography

- Good Luck -

(b) Qualitative Research Proposal Project

FINAL EXAM EVEN SEMESTER 2022/2023

Courses	:	Research Methodology	Class	:	Ekis 2021I
Due Date	:	Friday, 9 May 2023	Time	:	I
Lecturer	:	1. Dr. A'rasy Fahrullah, S.Sos., M.Si.	Duration	:	3 Weeks
		2. Fira Nurafini, S.EI., M.SEI.			

Instruction:
1. Students are allowed to open textbooks, notebooks, course slides, and assignments
2. Do the questions honestly and independently
3. All actions that indicate cheating will be disqualified
4. You may use English/Bahasa to answer the question

TERVALIDASI

Collect the proposal of your research project by evaluation below:

(a) reference (30%)

(b) problem statement (25%)

(c) data (25%)

(d) language (20%)

- Good Luck -

d. Sample of Students' Answer to Middle and Final Semester Test
   (1) Middle Exam

ANALYSIS OF FINANCIAL TECHNOLOGY ON BANK SHARIA OPERATIONAL EFFICIENCY

Compiled by :

Mochamad Yulian Frizky

NIM.21081194051

Lecturer :

Fira Nurafini S.EI., M.SEI,

FAKULTAS EKONOMIKA DAN BISNIS

UNIVERSITAS NEGERI SURABAYA

2023

Table of Content

Chapter 1 : Introduction

1.1 Background

Financial technology is one of the breakthroughs in the field of finance, especially banking, which is very popular right now, it is not without reason that Fintech is popular with the public and is experiencing very rapid growth. According to H. Kusuma (2020), the concept of FinTech (Financial Technology) that adapts tecnological development combined with the financial sector is guaranteed to be able to present a more practical, safe and modern financial transaction process. There are many things that make the development of financial technology able to influence the lifestyle of the community.

Until now, FinTech has become an important part of the banking world, according to Bank Indonesia, the benerfits of FinTech can be felt by all parties, both from investors, borrowers and the banking itselfs. For Borrowers, benefits can be felt such as ecouraging financial inclusion, providing alternative loans for debtors who are not yet creditworrthy, the process is easy and fast, and resulting competition drives down loan interest rates. For fintech investors,the benefits can be felt as an investment alternative with a higher return with the biggest default risk in many investors with relatively lownominal value and investors can choose borrowers to their preference, and lastly for bank, collaboration with FinTech can reduce ccosts such as using non-traditional credit scoring for initial filtering of credit appications, increasing Third Party Fund (DPK), adding credit distribution channels and an investment alternative for banks.

Many islamic banks themselves have used and applied FinTech in doing contracts or financing. Some of the Fintech Features that has been implemented include Mobile Banking, SMS Banking, and Internet Banking. With these features, it is very easy for the public to use the services of related Islamic Banks. They no longer need to go to nearest bank branch, because all they need is a smartphone and an internet connection. The impact of the existence of Financial Technology can increasingly be felt by the public during the pandemic some time ago. The pandemic has caused the mobility of each community to be very limited, so that with the existence of Financial Technology, people can still take advantage of banking features and services, without having to go to the nearest branch office.

With these various benefits and features, FinTech potentially have a significant impact on the banking world, one of which is the production efficiency of a bank. Bank Efficientcy is one of the important indicators to analyze the performance of a bank. Efficiency can be seen from 2 sides, namely in terms of costs (Cost Efficiency) and Profit (Profit Efficiency) (Siti Astiyah). By looking at the research that conducted by Hana Aulia Parasari in 2020, it was found that there are several factors that can affect the efficiency of bank, namely Third Party Funds, Total Credit and Interest Income that influemce positively with the bank eficiency, there are also Variable Interest Expenses and Operating Cost that influence negatively.

1.2 Formulation of Problem

From the background described above, there are several problem that will be explained in this research. Among them :

a. How does the use of Fintech affect the operational efficiency of Sharia Bank?
b. How does the use of Fintech affect ROA, BOPO and NPL?
c. Are there differences in influence of Fintech use between one bank and another?

1.3 Research Purpose
a. To knowing affect of use of Fintech in Sharia Bank Efficiency
b. To knowing affect of use of Fintech in ROA, BOPO and NPL
c. To knowing the influence difference of Fintech use between one bank and another

1.4 Research Benefits
The benefits to be achieved in this study are as follows :
a. For Future Research, it is hoped that this research, it is hoped that this research can be used basic premise, economic literacy in economics so that this research can be more useful for the world of work and education academic.
b. For University of Surabaya, this research is expected to be able to formulate thoughts and develop studies in the field of Sharia Banking Industry while at the same time being able to enrich scientifics treasures, especially in economic fields trough banking institutions.
c. For Sharia Banking Industry, the results of this research are expected to be able to contribute valuable knowledge so that it can motivate Sharia Banking in modifying and creating the latest differentiations of Sharia Banking Product in digital era
d. For Authors, to increase knowledge about the Effect of Financial Technology in Operational Efficiency of Sharia Banking.

Chapter 2 : Literature Review

2.1 Theoritical Basis

2.1.1 Sharia Bank

Islamic or Sharia banks are financial institutions whose main task is to distribute financing to the public and provide payment traffic and financial circulation, by applying sharia values in the implementation of its operations. The first sharia commercial bank that was established in Indonesia was PT Bank Muamalat Indonesia Tbk, which was in accordance with Law No. 7 of 1992 concerning banking which strictly regulates bank regulations based on Islamic sharia principles. which according to the deed of establishment, was established on November 1, 1991. Islamic banks then developed, marked by the emergence of other Islamic banks, such as Bank IFI, Bank Syariah Mandiri, Bank Niaga, Bank BTN, Bank Mega, Bank BRI, Bank Bukopin, BPD Jabar and BPD Aceh etc.

Even in its operations, Islamic banks are not much different from conventional banks, including fundraising, channeling funds and other banking products such as Wakalah, Kafalah, Sharf, Qardh, Rahn, Hawalah, Ijarah and Al Wadi'ah.

2.1.2 Financial Technology

According to Bank Indonesia, Financial technology/FinTech is the result of a combination of financial services and technology which ultimately changes the business model from conventional to moderate, which initially pays face-to-face and carries a certain amount of cash, can now make remote transactions by making payments that can be made in a just a second. The development of FinTech is very fast, because in its first appearance, society has been dominated by sophisticated technology, especially in seeking information.

In its practice, Fintech is regulated by several laws that have been made, including Bank Indonesia Regulation No. 18/40/PBI/2016 concerning Implementation of Payment Transaction Processing, Bank Indonesia Circular No. 18/22/DKSP regarding the Implementation of Digital Financial Services, Bank Indonesia Regulation No. 18/17/PBI/2016 concerning Electronic Money.

In relation to society, the existence of FinTech brings several conveniences both for consumers, producers/providers of goods and services, even for the country. For consumers, the existence of Fintech can provide a better service experience and there are various product choices that can be used. Meanwhile, for producers, the existence of Fintech can simplify the flow of transactions and assist producers in reducing capital and operational costs. And for the country itself, the existence of Fintech can encourage the transmission of economic policies, as well as increase the speed of circulation of money in society so that it can improve the economy of the community itself.

2.1.3   Eficiency

Shone Rinald (Komaryatin, 2006) states that efficiency is the ratio between output and input related to achieving output maximum with a number of inputs, which means the efficiency will be higher if the ratio of output to input is also large. It can be said that efficiency is the best use of inputs in producing output. Bachelor (Komaryatin, 2006) argued that there are two definitions of efficiency, namely technical efficiency and economic efficiency.

A company is said to be technically efficient if the maximum output it can produce comes from certain resources or produces a certain amount of output with minimal resources, while the company's economic efficiency relates to how the company faces the constraints of large input prices, so that a company must be able to maximize the use of inputs in accordance with the available budget.

While in bank itself there are some aspect that will show how efficient the bank operate, namely ROA, ROE, BOPO, NPL and NOM.

2.2 Earlier Research Result

Research Title	Researcher	Research Method	Research Purpose	Result	Conclusion
THE EFFECT OF FINANCIAL TECNOLOGY (FINTECH) ON PROFITABILITY AND EFFICIENCY OF OPERATIONS IN BANKING STATE-OWNED BUSINESS ENTITIES (Comparative Study of Bank Mandiri, BRI, BTN and BNI for 2012-2019 Period)	Diana Puspa	Quantitative Comparative	To examine how the Effect of Financial Technology on the Profitability and Efficiency of SOE Banking Operations.	• The existence of Fintech used by state-owned banks does not all have a significant impact on the company's net profit, assets, ROA and profitability. • The existence of Fintech used by state-owned banks cannot have a significant impact on equity, company net profit and ROE. • There is only 1 out of 4 state-owned	Variable that influenced by FinTech are NIM and BOPO, and the other two don't get influenced by fintech namely ROA and ROE.

				banks or 25% where Fintech exerts a strong influence significant to the banking NIM. • There is a difference but there is no significant difference between BOPO results before and after using Fintech	
The Impact of fiancial technology on banking financial performance	Ika Kristianti, Michella Virgiana Tulenan	Qualitative Descriptive	To explain the impact of financial technology financial performance of bank and examine difference in banking financial performance as growth of fintech	• There is no difference in ROA before and after FinTech implementation • The implementation of FinTech don't make influence in BOPO • There is significance difeerence in NPL before and after the implementation of FinTech	After the implementation of FinTech the values of ROA and BOPO are remain the same, but in other hand FinTech significantly influence bank's NPL.
Influence of Financial Technology on Conventional Bank Profitability	Titis Dwi Wahyu Ratnawati	Quantitaive Comparative	To examine the impact of cooperation between FinTech with Bnak BCA and	• There is no significance difference in ROA before and after the cooperation • There is significance difference in	FinTech can siginificantly affect the ROE and NIM value of bank, but in contrast with that, there are no

			Bank BRI to Bank Profitability, namely ROA, ROE NIM and BOPO	ROE before and after the cooperation • There is significance difference in NIM before and after the cooperation • There is no significance difference in BOPO before and after the cooperation	significance difference in ROA and BOPO before and after the cooperation.

2.3 Relation between Variable

2.3.1   Relation between Fintech toward Return on Asset (ROA)

Research that conducted by Diana Puspa (2020) shows that the existence of Fintech used by state-owned banks does not all have a significant impact on the company's net profit, assets, ROA and profitability. Only in a few companies where Fintech was able to boost company ROA, this happened because Fintech is a new technology for banking, so it still needs to be improved to be able to maintain profitability but keep abreast of technological progress.

There are also research that conducted by Ika Kristianti (2021) using data from 2012 – 2017, ROA data after fintech has actually decreased, compared to before fintech existed. A decrease in the value of ROA shows that banks have not been effective in managing their assets to generate profits. Banking has not been able to increase profits when relying on fintech because fintech services are still limited and have less extensive coverage, large maintenance costs, and a lack of marketing strategy so that the profits received are not as expected by the bank.

So that it can create Hyphotesis 1 :

H1 : There is no difference ROA before and after Financial Technology Implementation

2.3.2   Relation between Fintech toward Return of Equity (ROE)

From the research conducted by Diana Puspa (2020), there is only a difference but there is no significant difference in the ROE of BUMN banking after using Fintech. This shows that the existence of Fintech used by state-owned banks cannot have a significant impact on equity, company net profit and ROE.

But in other hand, the research that conducted by Titis Dwi (2020), ROE bank can significantly influenced by Fintech, if Bank do cooperation with start-up

Fintech, from case studies of Bank BCA and Bank BRI, the Variable Return On Equity (ROE) of Bank BCA in the average period before and after the collaboration with FinTech KlikAcc has a significant effect. Meanwhile, for Bank BRI, the average period before and after the collaboration with FinTech Go-Pay also had a significant effect. This is because in the cooperation that is forged the bank is an investor/creditor so that the effect will be visible in the ratio of capital that generates more profits, the cooperation affects the ROE ratio.

So that it can create Hyphotesis 2 :

H2 : There is difference in ROE before and after Financial Technology Implementation

2.3.3 Relation between Fintech Toward Operational Expense and Operational Income (BOPO)

In a study by Diana Puspa (2020), there were only differences but no significant differences between BOPO results before and after using Fintech. However, in the case of BRI bank implementation, FinTech has a very significant effect on the bank's BOPO value. Which means that FinTech has the potential to have an impact on the BOPO value if there is an efficient implementation in the Bank's operations.

So that Hypothesis 3 can be formed,

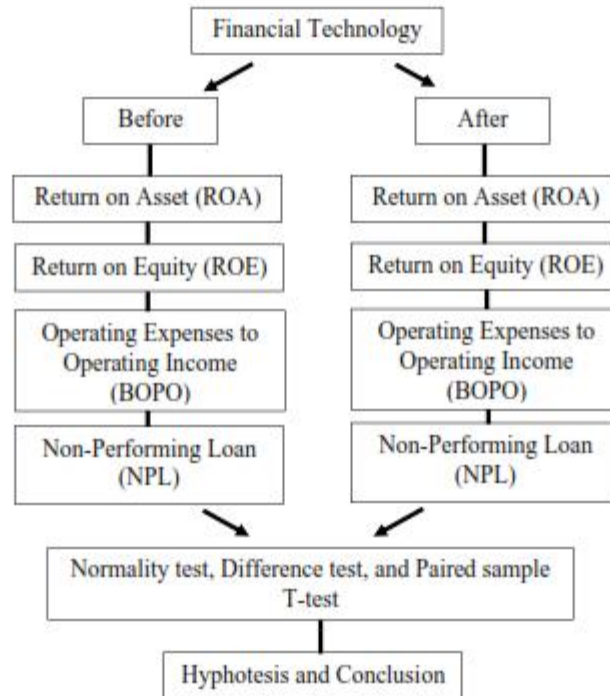**H3** : There is a Significance Difference in BOPO before and after Fintech implementation.

2.3.4 Relation between Fintech toward Non Performing Loans (NPL)

In the NPL variable itself, it shows a significance difference from before fintech and after fintech. From research by Ira Kristianti (2021), bank NPL values have increased continuously during 2013 - 2016, but experienced a slight decrease in 2017. This continuously increasing value indicates a decrease in the debtor's ability to repay credit. Compared to fintech, which has a system of transparency and convenience, it makes it easy to predict credit risk for its users. In contrast to banks, which still have inadequate credit policies.

So that Hypothesis 4 can be formed,

H4 : There is a Significance Difference in NPL before and after Fintech implementation.

2.4 Mind Framework

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              ┌─────────────────────┐
              │ Financial Technology│
              └─────────────────────┘
                   ↙           ↘
         ┌──────────┐       ┌──────────┐
         │  Before  │       │  After   │
         └──────────┘       └──────────┘
              │                  │
┌───────────────────────┐  ┌───────────────────────┐
│ Return on Asset (ROA) │  │ Return on Asset (ROA) │
└───────────────────────┘  └───────────────────────┘
┌───────────────────────┐  ┌───────────────────────┐
│ Return on Equity (ROE)│  │ Return on Equity (ROE)│
└───────────────────────┘  └───────────────────────┘
┌───────────────────────┐  ┌───────────────────────┐
│ Operating Expenses to │  │ Operating Expenses to │
│  Operating Income     │  │  Operating Income     │
│      (BOPO)           │  │      (BOPO)           │
└───────────────────────┘  └───────────────────────┘
┌───────────────────────┐  ┌───────────────────────┐
│ Non-Performing Loan   │  │ Non-Performing Loan   │
│      (NPL)            │  │      (NPL)            │
└───────────────────────┘  └───────────────────────┘
              ↘                  ↙
   ┌──────────────────────────────────────────────┐
   │ Normality test, Difference test, and Paired   │
   │              sample T-test                     │
   └──────────────────────────────────────────────┘
                      │
          ┌────────────────────────┐
          │ Hyphotesis and Conclusion│
          └────────────────────────┘
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2.5 Research Hypothesis

From the relation of every variables that has been explained above, so that there are some hypothesis formed namely :

- **H1** : There is no difference of ROA before and after Financial Technology Implementation
- **H2** : There is difference of ROE before and after Financial Technology Implementation
- **H3** : There is significance difference of BOPO before and after Financial Technology Implementation
- **H4** : There is significance difference of NPL before and after Financial Technology Implementation

Chapter 3 : Research Methodology

3.1 Research Type

This research are using quantitative comparative method to know the effect of FinTech on Sharia Bank with comparing the bank efficiency between 2012 – 2015 and 2016 – 2021 data with see the values of ROA, ROE, BOPO and NPL on Bank.

3.2 Data Type and Source

The type of data used is quantitative data in the form of ratios, where the data obtained comes from secondary sources, namely from earlier research and reports that has been released on internet.

3.3 Population and Sample

The population that will be used in this study are Islamic banks that were established in Indonesia before 2013. Later, bank operational data will be collected through data that has been published on the internet. However, due to limited time and ability, researchers only took a few of the Islamic banks as samples in this study, and researchers used Bank Mandiri Syariah, BRI Syariah, and Bank Muamalat as samples that represented other Islamic banks in Indonesia.

And method to used for taking the sample are *purposive sampling*. Purposive sampling is sampling using certain considerations according to the desired criteria to be able to determine the number of samples to be studied. (Sugiyono, 2018). This sampling method used because there are some criteria for determine bank that will researched, namely :

- Islamic commercial banks that were established before 2013 that have routinely published operational reports per semester from 2013 - 2022
- Sharia Commercial Banks that have implemented FinTech features in their operations such as ATM, Internet Banking, Mobile Banking, SMS Banking and Phone Banking.

3.4 Variables and Operational Definition

In this research, there are 2 types of variables used. Namely :

3.4.1 Independent Variables

Independent variables are: "Variables that influence or cause changes or the emergence of the dependent variable". (Sugiyono, 2009). And in this research there is one Independent Variables, namely Financial Technology (Y)

3.4.2 Dependent Variables

Dependent variable is: "Variables that are affected or become the result, because of the independent variables". (Sugiyono, 2009). In this study, the dependent variable is Bank Operational Efficiency, and this can be seen from several aspects, including ROA (X1), ROE (X2), BOPO (X3) and NPL (X4).

3.4.3   Operational Definiton

Variable Operational Definition is "an attribute or nature or value of an object or activity that has certain variations that have been determined by researchers to be studied and then drawn conclusions. The definition of research variables must be formulated to avoid errors in collecting data", (Sugiyono, 2014) . In detail, the definition of each variable used in the study is as follows:

Financial Technology

According to Bank Indonesia Regulation Number 19/12/PBI/2017 Corncerning the implementation of Financial Technology, it is explained that Financial Technology is the use of technology in the financial system that produces new products, services, technology and/or business models and can have an impact on monetary stability, stability financial system, and/or efficiency, smoothness, security and reliability of the payment system. In relation to research, the FinTech aspects seen from Islamic banks are FinTech features that have been implemented, such as ATM, Internet Banking, Mobile Banking, SMS Banking and Phone Banking.

Return on Asset (ROA)

Return On Assets (ROA) is a ratio that describes a bank's ability to manage funds invested in all assets that generate profits (Muhammad, 2013). And and the ROA calculation formula is :

$$ROA = \frac{Net\ Income}{Average\ Total\ Asset}$$

Return in Equity (ROE)

According to Hery (2017), ROE is a ratio that shows how much equity contributes to creating net profit. The higher the return on equity means the higher the amount of net profit generated from every rupiah of funds embedded in equity. The ROE calculation formula is as follows :

$$ROE = \frac{Net\ Income}{Average\ Total\ Equity}$$

Ratio of Operating Expenses to Operating Income (BOPO)

According to Rivai et al (2007) the definition of BOPO is a comparison between Operational Costs and Operating Income in measuring the level of efficiency and ability of a bank to carry out its operational activities. According to Bank Indonesia Regulation No. 13/1/PBI/2011, the best standard for BOPO is around 80%. The BOPO calculation formula are as follows :

$$BOPO = \frac{Operational\ Expenses}{Operational\ Income} \; x\ 100\%$$

Non Performing Loans (NPL)

According to Kasmir (2016), NPL is a ratio used to measure a bank's ability to cover the risk of failure to repay credit by debtors. Although each bank has a different NPL ratio. But ideally, the NPL ratio is below 5%. The NPL calculation formula are as follows :

$$NPL = \frac{Non\ Performing\ Loan\ Total}{Loan\ Total} \; x\ 100\%$$

3.5 Data Collection Methods

Some data collecting method that used for this research namely :

- **Documentation**

  Documentation is a method used to obtain data and information in the form of books, archives, documents, written numbers and pictures in the form of reports and information that can support research. (Sugiyono, 2018). So in this research, writer get some of the data from reports that released by several parties, namely Center Berau of Data and Bank itself that release their operational data semesterly.

- **Literature Study**

  Literature study is related to theoretical studies and other references related to values, culture and norms that develop in the social situation studied, besides that literature study is very important in conducting research, this is subject to research will not be separated from scientific literature. (Sugiyono, 2012).

- **Online Research**

  In addition to the data sources above, the author also conducts internet studies which are useful for finding data and other references related to the research being carried out, so that the research carried out will remain relevant to the existing data.

3.6 Data Analysis Technique

This study aims to determine the level of operational efficiency of banks by comparing Return On Assets, Return On Equity, BOPO (Operating Expenses and Operating Income) and Non-Performing Loans before and after Bank Mualamat, Bank BRI Syariah, and Bank Syariah Mandiri implemented FinTech features in their operational.

Data analysis is done by analyzing the profitability ratios and statistical analysis. profitability ratio analysis used includes Return On Assets, Return On Equity, BOPO (Operating Expenses and Operating Income) and Non-Performing Loans.

As for statistical testing is done using the SPSS program. Data analysis was carried out by normality test, difference test, and non-parametric test by testing the paired sample T-test and then testing the hypothesis. The normality test aims to determine whether data is normally distributed or not. While the paired sample test (Paired sample T-test) is used

to determine whether there is a significant difference between Return On Assets, Return On Equity, Operating Expenses to Operating Income (BOPO), and Non Performing Loans.

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(2) Final Exam

THE ROLE OF WASTE BANK TOWARDS COMMUNITY ECONOMIC EMPOWERMENT IN AN ISLAMIC ECONOMIC
PERSPECTIVE REVIEW (Case Study of a Waste Bank in Kedung Anyar Village,
Sawahan District, Surabaya City)

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ABSTRACT

This study aims to determine the role of Waste Bank in empowering the community's economy in Kampung Kedung Anyar, Sawahan District, Surabaya City, using an Islamic economic perspective. The method used is qualitative research with data collection techniques through observation, interviews, and documentation. The results of the study indicate that Waste Bank plays an important role in community economic empowerment by providing training, providing business capital, and providing technical guidance. In addition, Waste Bank can also increase public awareness of the importance of good waste management, thereby helping to address environmental issues and improve community welfare. From an Islamic economic perspective, Waste Bank can be considered as an institution that upholds the values of justice, balance, and sharing, which are in line with Islamic principles in economic management. Therefore, Waste Bank can be a solution in addressing social and environmental problems in the community, and has the potential to improve the community's economic welfare.

Key Words: Waste Bank, Empowerment of the economy, Islamic Economics

INTRODUCTION

The current development of environmental problems is not only a monopoly in developing countries, but also includes developing countries. One of the problems experienced by big cities in Indonesia is rubbish. Waste can be interpreted as a consequence of human life activities. It cannot be denied that waste will always exist as long as human activities continue. Every year, it is certain that the volume of waste will continue to increase along with the increasing pattern of consumerism in society (Suryani , 2014).

According to Law Number 32 of 2009 concerning the protection and management of the environment, what is meant by the environment is "the unity of space with all objects, conditions and living creatures, including humans and their behavior, which affects nature itself, the continuity of life and human welfare. as well as other living creatures. In everyday life, the habit of throwing rubbish carelessly is carried out by almost all levels of society, not only the poor, even those with higher education also do it, they don't really care about the impact of this rubbish, from cleanliness to the emergence of disease outbreaks due to littering, this It is very sad because there is a lack of knowledge about waste and the important role in processing waste is human resources (Wibisono, Dewi 2019).

Allah has entrusted humans with the position of caliph for other creatures. However, sometimes humans neglect the tasks given by God, as seen from the problem of environmental pollution that occurs in society, all caused by waste resulting from human life itself, they do not carry out their function as leaders on God's earth. This results in damage on land and at sea. The damage done by humans is explained in QS ar-Rum/30:41-42:

It means:

It has been seen that damage on land and at sea is caused by the actions of human hands, so that Allah will make them feel some of the (consequences of) their actions, so that they will return (to the right path). Say: "Travel on the face of the earth and see what the end of those who are previous . most of them are people who make alliances (Allah)."

As waste producers, people should be able to manage waste, so that the waste has economic value for trading or further processing as economic goods, both as raw materials and as trade commodities. This is where the importance of the Waste Bank can be seen as a means for people to save, improve socio-economics, as well as empower people in waste management. With regard to waste, especially household waste (domestic waste), it will be more effective and efficient if the management is carried out communally, starting in a small area (family, village). If each family can manage their own waste effectively and efficiently, then it can be ensured that the cleanliness of the surrounding environment is also maintained (Arsanti, Giyarsih 2012).

Waste banks are one solution to overcome the increasing waste problem in Indonesia. A waste bank is a waste management program that involves the community in collecting, sorting and selling waste that still has economic value. Through waste banks, people can use waste as a source of additional income and help reduce the volume of waste that goes to final landfills. In an Islamic economic perspective, waste management is included in the aspects of natural resource and environmental management recommended in Islam (Laily 2019).

According to Aziz and Hasyim (2019), waste management from an Islamic economic perspective can help improve community welfare and encourage sustainable economic growth. Apart from that, waste management can also provide environmental benefits such as reducing pollution, maintaining environmental cleanliness, and reducing the use of non-renewable natural resources.

From the 2020 annual report of the Department of Cleanliness and Green Open Space of the City of Surabaya, it is stated that the amount of waste produced in the City of Surabaya in 2020 was 2,839.04 tons/day and the composition of waste types in the City of Surabaya in 2020 consisted of 64.68% organic waste, 18 .67% inorganic waste, 8.74% recycled waste, 3.62% medical waste, and the rest B3 waste and others.

One area in the city of Surabaya implements a waste bank as an effort to care for the environment. This area, precisely in Kedung Anyar Village, Sawahan District, also plays a role in dealing with the waste problem by involving community . This waste management strategy implements the implementation of waste in community-based waste banks, the impact of which can make local communities prosperous and happy. The waste bank program in Kedung Anyar Village, Sawahan District has been implemented for quite a long time because previously the residents' waste was only scattered around the residents' surroundings. This kind of waste is a serious problem that must be handled by the village government in an effort to avoid the disease it causes to the community, so a community-based waste bank program was created.

With the existence of a waste bank in Kedung Anyar Village, it has really had an influence on the people of Kedung Anyar in terms of their mindset about keeping the environment clean. The community even joined a waste bank with the aim of reducing waste in Kedung Anyar Village and at the same time gaining an understanding that waste that was previously only thrown away and burned could become valuable for sale, thereby increasing people's income. The existence of a waste bank also reduces unemployment in Kedung Anyar Village, especially youth. By joining youth in managing the waste bank, it will increase creative ideas in recycling waste. This waste bank has a big influence on the economic empowerment of the community, when saving waste, the environment around Kedung Anyar Village also becomes clean because the community is very enthusiastic about collecting waste. Apart from increasing people's income, the waste saved will be managed into useful and useful items.

At the waste bank in this village, people save in the form of waste which has been grouped according to type. They also get a type of account number and savings book. Their savings books show the rupiah value of the waste they have saved and can indeed withdraw it in the form of rupiah (money), Raskin rice and tobacco. The new Kedung waste bank collaborates with collectors of plastic, cardboard, etc., to be able to convert people's waste savings.

By establishing a waste bank, it will encourage income growth and create job opportunities. Islam itself sees this paradigm as a good and permissible thing because waste banks with the idea of a green economy are far from prohibiting buying and selling, as explained by Labib (2016) in his book entitled "Business Ethics in Islam" that "Every Muslim can earn a living by buying and selling goods and services, but this method must be done according to Islamic law, namely must each other go, must not cheat, must not lie, must not harm the public interest, be free to choose and be real."

Based on the explanation regarding existing waste bank activities, it is necessary to conduct research regarding the role of waste banks in Kedung Anyar Village, Sawahan District , Surabaya City in empowering the community's economy and viewed from an Islamic perspective.

RESEARCH METHODS

Type of research uses qualitative research, namely research that produces analytical procedures that do not use statistical analysis procedures or other quantitative methods and is based on efforts to build their views which are researched in detail, formed with words, holistic and complex images (Moleong,2012). Qualitative methods are a research approach that focuses on in-depth understanding of the experiences, views and behavior of individuals or groups. This method is carried out by collecting and analyzing data that is descriptive and not statistically measurable (Bungin, 2011).

This research uses a descriptive qualitative approach. According to Yin (2009), a qualitative approach is an approach that uses data in the form of written or spoken sentences, events, knowledge or descriptive study projects. The qualitative approach is able to communicate reality by explaining the informant's point of view so that it is reflected in real terms through actual and accurate descriptions of the facts, characteristics and events investigated.

This research uses a descriptive qualitative research approach with a case study strategy to answer questions in the problem formulation. According to Yin (2009:13) that case studies are a more suitable strategy if the main question of a research concerns the question "how" or "why", if the researcher has little opportunity to control the events to

be investigated, and if the focus of the research is located in contemporary phenomena (now) in the context of real life.

The qualitative research approach used in this research is to describe the role of waste banks in empowering the community's economy from an Islamic economic perspective in Kedung Anyar Village, Sawahan District, Surabaya City. With the hope of providing a positive role in empowering the economy in the village.

The qualitative approach is data obtained such as observation results, interview results, photography results, document analysis, field notes, compiled by researchers at the research location, not expressed in the form of numbers. Researchers carry out data analysis by enriching information, looking for relationships, comparing, finding basic patterns in the original data (not transformed into numbers). The results of data analysis in the form of an explanation of the situation studied are presented in narrative form. Using this method can answer research problems that require an in-depth and comprehensive understanding of the object being studied to produce research conclusions in the context of the time and situation concerned.

The instruments used in this research are interview instruments and observation instruments, where the instruments are used to obtain information about economic empowerment through the role of waste banks in terms of Islamic economics in Kedung Anyar Village, Sawahan District, Surabaya City.

Data collection techniques are the most important step in research, because the main aim of research is to obtain data. There are four types of data collection techniques, namely observation, interviews, documentation, and combination/triangulation (Sugiyono, 2014). The data collection technique used in this research is 1). observation techniques ; 2) interview techniques, and 3). documentation techniques.

Observation is a qualitative research method used to collect data through observing human behavior, activities and interactions in certain social contexts. This article discusses the definition, types and steps in making observations in qualitative research. Apart from that, this article also discusses the advantages and disadvantages of using observation as a qualitative research method. Apart from that, this technique can also directly confirm the accuracy of every data and activity carried out by Waste Bank members and the community in Kedung Anyar Village. How are the activities carried out by the Waste Bank, are they in accordance with Islamic economic principles and what benefits do the people in Kedung Anyar Village feel in the waste processing carried out by the Waste Bank?

An interview is a form of social interaction carried out by an interviewer with a respondent in order to obtain certain desired information. This method is often used in qualitative research to obtain data regarding the views, experiences and attitudes of individuals or groups (Rahmat, 2019).

In-depth interviews were carried out intensively and repeatedly. This interview or discussion is intended to collect data, so this is asked to people who know in depth about the Contribution of Waste Banks to Economic Empowerment. The community in question is community leaders, and experienced people who are involved in the implementation of the Waste sector.

Documentation is the activity of collecting information or data by recording or noting events or phenomena that occur at a certain time or place. This can be done through photos, videos, notes, or voice recordings. To obtain clearer data, documents were collected relating to the Contribution of Waste Banks to the Economic Empowerment

of the Community of Kedung Anyar Village, Sawahan District, Surabaya City, namely by taking pictures with a camera and recording equipment as a tool for interviews.

Data analysis is the process of organizing and sorting data into patterns, categories and basic units of description so that themes can be found and hypotheses can be formulated as suggested by the data (Rozak, 2014). Data classification is carried out, namely an attempt to classify data based on certain categories from all the data that has been obtained. from interviews and literature that is selected and compiled, after the existing data is classified then data analysis is carried out. The collected data is checked again regarding the completeness of the answers received.

The validity of the data in this research uses the triangulation technique , namely a data validity checking technique that uses something other than the data for checking purposes or as a comparison to the data (Hadi, 2016). Triangulation in credibility testing is defined as checking data from various methods and times. There is triangulation of sources , triangulation of data collection techniques and time. Source triangulation is carried out by checking data that has been obtained through several sources, technical triangulation is carried out by checking data from the same source with different techniques, and time triangulation is carried out by checking with interviews, observations or other techniques in different times and situations. different (Sondak, et al, 2019). From various types of triangulation, this research uses source triangulation to test the validity of data related to the research problem under study.

Data analysis activities consist of: data reduction, data display, and data conclusion drawing/verification which is carried out interactively and continues continuously until completion, so that the data reaches saturation.

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e. Sample of Students' Answer to Assignment

Research Methodology

* Indicates required question

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TITLE *
THE INFLUENCE OF SHARIA FINANCIAL LITERACY, RELIGIOSITY, AND PERCEPTION OF SAVING STUDENTS' INTEREST IN SHARIA BANKS

RESEARCH PROBLEM QUESTION *
What is the influence of sharia financial literacy, religiosity, and perception toward saving students interest in Sharia Bank?

RESEARCH PURPOSES *
to determine the effect of sharia financial literacy, religiosity, and perceptions of saving interest in sharia banks

RESEARCH HYPOTHESIS *
- The Influence of Sharia Financial Literacy on Interest in Saving in Sharia Banks
- The Influence of Religiosity on Interest in Saving in Sharia Banks
- The Influence of Perceptions on Interest in Saving in Sharia Banks
- The Influence of Sharia Financial Literacy, Religiosity, and Perception on Interest in Saving in Sharia Banks

RESEARCH VARIABLE *

- The Influence of Perceptions on Interest in Saving in Sharia Banks
- The Influence of Sharia Financial Literacy, Religiosity, and Perception on Interest in Saving in Sharia Banks

RESEARCH VARIABLE *
Sharia Financial Literacy (X1)
Religiosity (X2)
Perception (X3)
Interest in Saving (Y)

JOURNAL/ARTICLE REFERENCE *
1010-Article Text...

Submitted 2/14/24, 7:36 AM

THE INFLUENCE OF SHARIA FINANCIAL LITERACY, RELIGIOSITY, AND PERCEPTION OF SAVING STUDENTS' INTEREST IN SHARIA BANKS

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Abstract

People in Indonesia in saving activities in sharia banks are still classified in the lower category than conventional banks. It is caused by several factors. Sharia financial literacy, religiosity and perceptions can be factors influencing people's interest in saving at sharia banks. This study aimed to determine the effect of sharia financial literacy, religiosity, and perceptions of saving interest in sharia banks. This study used a quantitative approach. In this research, researchers took samples used random sampling techniques. The data analysis technique used is multiple linear regression using the SPSS program. The results showed that partially sharia financial literacy had no effect on students' interest to save at sharia banks. While religiosity and perception partially have a positive and significant effect on students' interest to save in sharia banks. Simultaneously sharia financial literacy, religiosity, and perceptions influence the interest of students to save in sharia banks.

2. Students Assessment Dataset in 2022/2023 Academic Year

No	NIM	Nama Mahasiswa	Angkatan	Evaluasi/Bobot			Nilai Akhir	Nilai Huruf
				PRTF 20%	UKRJ 30%	PRDK 50%		
1	21081194001	AULIA SISKA PUSPITA DEWI	2021	85	80	80	81	A-
2	21081194003	MAZAYA NAJMY TSAQYFA	2021	85	80	72,5	77,25	B+
3	21081194007	RIMA IKA TANTRI RAHAYU	2021	85	80	82,5	82,25	A-
4	21081194009	DEVI SALSABILAH PUTRI	2021	85	80	82,5	82,25	A-
5	21081194011	DEVY AYU NINGTYAS	2021	85	80	76	79	B+
6	21081194013	TAUFIK KUKUH EFENDI	2021	85	80	79	80,5	A-
7	21081194015	ANANTA AIME NURULISTYA	2021	85	80	75	78,5	B+
8	21081194017	AULIA NUR AZIZAH	2021	85	80	78,5	80,25	A-
9	21081194019	FATHOR ROZY ALFARISY	2021	80	80	71,5	75,75	B+
10	21081194021	MUHAMMAD DIVA FRASHA AKBAR	2021	82	81	39	60,2	C+
11	21081194023	SHINTA NOVITA RAHMADANI	2021	85	80	80	81	A-
12	21081194025	SOFI PUTRI ISNANI	2021	85	80	81,5	81,75	A-
13	21081194027	ALFI MUHAMAD RAMDANI	2021	85	81	77,5	80,05	A-
14	21081194029	PUTRI DWI HIDAYATI	2021	85	80	75	78,5	B+
15	21081194031	ARINTA FARA AGUSTINE	2021	85	80	80,25	81,125	A-
16	21081194033	MUHAMMAD FAKHRI DZULFIQAR	2021	85	80	81,5	81,75	A-
17	21081194035	LUTFIYAH RAHMA NOVELIKA	2021	85	80	72,5	77,25	B+
18	21081194037	ZAKIYA JIHAN SALSABILA	2021	85	80	83,5	82,75	A-
19	21081194039	ULFA AYU RAMADHANI	2021	85	80	82,5	82,25	A-
20	21081194041	BIBI FAIZA FARHANA	2021	80	80	83,5	81,75	A-
21	21081194043	AGIL CINTIA DESI	2021	85	81	77,5	80,05	A-
22	21081194045	NAUFAL RIZKY PRASETYA	2021	85	81	77,5	80,05	A-
23	21081194047	MOCHAMMAD RAFLY ARSETYA	2021	85	81	77,5	80,05	A-
24	21081194049	FATA HABIBULLAH	2021	85	80	79	80,5	A-
25	21081194053	MUHAMMAD FERDIYANSYAH	2021	85	80	74	78	B+
26	21081194055	AKBAR BUDI SAMPURNO	2021	85	80	79	80,5	A-
27	21081194057	AISYAH PUTRI NURDIASARI	2021	85	80	79,75	80,875	A-
28	21081194061	DWI NABILAH NUR UTARI	2021	85	80	82,5	82,25	A-
29	21081194063	NOVIA JUM'ATUR ROHMAH	2021	85	80	72,5	77,25	B+
30	21081194065	ADINDA PUTRI PERMATA HATI	2021	85	81	77,5	80,05	A-
31	21081194067	RIFQI RIZQULLAH WARDHANA	2021	80	80	76,5	78,25	B+
32	21081194069	SALMA MAULIDINA ZAINI PUTRI	2021	85	80	82,5	82,25	A-
33	21081194071	NUR 'AFIFAH	2021	80	80	74,5	77,25	B+
34	21081194075	ALFADO CHIEVO JAVANTARA	2021	85	80	71,5	76,75	B+
35	21081194077	FAUZIAH RAHMALIA	2021	85	80	81,5	81,75	A-
36	21081194079	M ANGGI RENALDI	2021	85	80	65	73,5	B
37	21081194081	MUHAMMAD HARISH SULTHAN	2021	85	81	77,5	80,05	A-
38	21081194085	NAYLA ANISSA LAHAMA	2021	85	80	81	81,5	A-
39	21081194087	NIKMATUZ ZAIDAH	2021	85	80	80,5	81,25	A-