|  |  |  |
| --- | --- | --- |
|  | **Surabaya State University****Faculty of Economics** | Revision Date :              |
| **SEMESTER LESSON PLAN** | Document Code :              |

**Study Program**  : Bachelor of Islamic Economics

**Course**                            : Islamic Banking

**Semester/Credits**           :              4/3

**Lecturer**: Rachma Indrarini, S.EI., M.SEI, Clarashinta Canggih, SE., CIFP

**Course Learning Outcome**:

1. Able to review strategic issues and master the basic concepts of Islamic Banking
2. Able to analyze developments in Islamic banking along with future opportunities and challenges.
3. Able to apply the knowledge gained in learning process and utilize science and technology through the establishment of Sharia Banking to create financial inclusion
4. Able to have the character of Faith, smart, independent, honest, caring and tough in learning activities.
5. Able to provide guidance in choosing various alternative solutions independently and in groups
6. Responsible to inform the results of analysis of information and data both orally and in writing

**Brief description of the course**              :

This course provides students with an understanding of Islamic Banking. Understanding of the structure of Islamic Banking, particularly related to the aspects of development, construction, and restructuration of the Islamic financial system. For the basics of Islamic banking, it will rest on the understanding related to the operational system (profit sharing arrangements), regulations, monetary and banking policies. By using a contextual learning approach, a simulation model, cooperative learning, and problem-based learning, it is expected that students will able to understand the theory and practice so it can be applied in the working world as well as the financial industry.

**Reference**

1. Danupranata, Gita. 2015. Manajemen Perbankan Syariah. Jakarta: Salemba Empat
2. Muhammad. 2005. Manajemen Bank Syariah. Yogyakarta: UPP AMP YKPN
3. Muhammad. 2015. Manajemen Dana Bank Syariah. Jakarta : Rajawali Pers
4. Muhammad. 2016. Manajemen Pembiayaan Bank Syariah. Yogyakarta: UPP STIM YKPN
5. Susilo, Edi. 2017. Analisis Pembiayaan dan Risiko Perbankan Syariah. Yogyakarta: Pustaka Pelajar
6. Susilo, Edi. 2017. Praktikum Analisis Pembiayaan dan Risiko Perbankan Syariah. Yogyakarta: Pustaka Pelajar
7. Antonio, Muhammad Syafi'i. 2001. Bank Syariah Dari Teori Ke Praktik. Jakarta:Gema Insani
8. Karim, Adiwarman A. 2010. Bank Islam Analisis Fiqih dan Keuangan. Depok:Rajagrafindo Persada
9. Sjahdeini, Sutan Remy. 2014. Perbankan Syariah Produk-produk dan Aspek-aspek Hukumnya. Jakarta:Kencana
10. Wahyudi, Imam; Dewi, Miranti Kartika; Rosmanita, Fenny; Prasetyo, Muhammad Budi; Putri, Niken Iwani Surya; Haidir, Banu. 2010. Manajemen Risiko Bank Islam. Jakarta: Salemba Empat
11. Riyadi, Selamet. 2006. Banking Assets And Liability Management. Jakarta:Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia
12. Kamal Khir, Lokesh Gupta, Bala Shanmugam. 2008. Islamic Banking: A Practical Perspective. Petaing Jaya: Pearson Malaysia

1. **Learning Activities**

| **Week** | **Expected ability of each learning stage** | **Indicators** | **Materials** | **Learning Form/****Learning Methods** | **References/ Media** | **Time** | **Learning Experience** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 1. Able to describe the basic concepts of muamalah transactions and the concept of usury in financial institutions
2.
 | 1.1    Explain the basic concepts of muamalah transactions1.2    Analyzing usury in financial institutions  | 1.1    Basic Concepts of Muamalah Transactions1.2    Riba, finance and bank interest1.3    Riba from a religious and historical perspective1.4    Riba from an economic perspective1.5    Riba in financial institutions | 1. Cooperative Learning
2. Discussion
3. Assignment
 | **Sources:**Book **Media:**Gmeet / WAG / GoogleClassroom | 150’ | Review and discuss the basic concepts of muamalah transactions |
| 2 | Able to explain the basic concepts of Islamic banking  | 2.1    Describe the basic concepts of Islamic Banking  | 2.1    Islamic banking and economic issues2.2    Definition and development of Islamic banks in Indonesia2.3    Financial institutions in the perspective of the Koran, classical and modern2.4    Basic banking principles2.5    Advantages and risks of Islamic banks2.6    The difference between Islamic banks and conventional banks | 1. Cooperative Learning
2. Problem Based Learning
3. Discussion
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and discuss the basic concepts of sharia taxation       |
| 3 | Able to describe management concepts onIslamic banking  | 3.1    Identify the concept of Islamic banking operational management | 3.1 Management in Islam   3.2 Human aspects and characteristics as the basis for sharia management   3.3 Islamic management elements and their implications in Islamic banks   3.4 Organization and work mechanism of Islamic banks   3.5 Islamic bank operational system   3.6 Principles of Islamic bank operations   3.7 Islamic bank operational activities     | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and discuss the concept of Islamic banking operational management      |
| 4 | Able to describe Islamic bank fund management  | 4.1. Explain the concept of Islamic bank fund management  4.2. Calculating the funding requirements for Islamic banks   | 4.1. Islamic bank capital management  4.2. Islamic bank fund management    | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and describe Islamic bank fund management  |
| 5-6 | Able to describe Islamic bank financing management  | 5.1. Explain the concept of Islamic bank financing  5.2. Identifying bank financing with the contract used  5.3. Analyzing Islamic bank financing  5.4. Calculating the profit sharing of Islamic bank financing  5.5. Understand and analyze problem financing   | 5.1. Definition of Financing  5.2. Working capital financing  5.3. Investment financing  5.4. Consumption financing  5.5. Islamic bank financing management  5.6. Obtaining Islamic bank financing  5.7. Financing analysis  5.8. Financing monitoring and supervision  5.9. Troubled financing management   | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and describe the management of Islamic bank financing  |
| 7 | Able to describe other banking service products  | 7.1. Able to explain other banking service products according to the contract used   | 7.1. Al Wakalah |  7.2. Al Kafalah |  7.3. Al Hiwalah |  7.4. Ar Rahn  7.5. Al Qard   | 1. Lecture method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and describe other banking service products  |
| 8 | UTS |
| 9 | Able to understand and describe functions ofhuman resource in Islamic banks  | 9.1. Describe the function of human resource management in Islamic banks | 9.1. The function of procuring human resources9.2. Work ability development9.3. Maintenance function of sharia human resources9.4. Qualification of Islamic bank human resources | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and describe the function of human resources in Islamic banks   |
| 10 | Able to describe the marketing concept of Islamic banks | 10.1. Able to explain the marketing concepts and marketing strategies of Islamic bank products | 10 .1.Marketing concept10.2. marketing strategy of Islamic banks10.3. Promotional bank products | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review and describe the marketing concept of Islamic banks  |
| 11 | Able to analyze Islamic banking risks | 11.1 . Describe the risk of Islamic banking11.2. Analyzing the risk of Islamic banking11.3. Calculating the risk of sharia repair  | 11 .1. Financing Risk11.2. Operational risk11.3 Sharia compliance risks11.4 Strategic risks of Islamic banks11.5. Islamic bank investment risks11.6. Islamic bank market risks11.7. Islamic bank liquidity risk | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | Review, describe and analyze the risks of Islamic banking |
| 12-13 | Able to calculate profit sharing at Islamic banks  | 12.1 Explain the concept of profit sharing12.2 Calculating profit sharing from Islamic banks | 12.1 Sharia foundation in distribution of business results12.2 Principles for results12.3 Sharing of business results | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | 1. Reviewing, describing and calculating the calculation of profit sharing at Islamic banks
 |
| 14 | Able to understand ALMA in Islamic banks  | 13.1 Identifying bank financial information  13.2 Describe ALMA and bank soundness level in Islamic banks  13.3 Calculating ALMA and bank soundness level in Islamic banks   | 13.1 Banking financial information  13.2 ALMA  13.3   Treasury Management13.4 Calculation of financial ratios  13.5 Procedures for assessing the soundness level of a bank   | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | 1. Review, describe and calculate ALMA in Islamic banks

  |
| 15 | Able to understand corporate governanceIn Islamic Bank | 14.1   explaining corporate governance | 14.1   definition of corporate governance14.2 Government Policy in the development of Islamic banking in Indonesia   | 1. Lecture Method
2. Discussion method
 | **Source:**Book **Media:**Powerpoint, LCD and cardboard | 150’ | 1. Review and describe corporate governance
 |

                                                                        Surabaya, 19 February 2021

|  |  |
| --- | --- |
| Knowing,Course CoordinatorRachma Indrarini, S.EI, M.SEINIP 199001152015042001 | LecturerClarashinta Canggih, SE, CIFPNIP 198709042015042002 |
| Chair of the UNESA Islamic Economics Study Program**Dr. Sri Abidah Suryaningsih, S.Ag., M.Pd.****NIP 197805112006042002** |

1

1