

Bank operational training to improve the competence of teachers of Islamic banking expertise

Pelatihan operasional bank untuk peningkatan kompetensi guru keahlian perbankan Syariah

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ABSTRACT

The development of sharia banking in Indonesia makes the need for competent human resources continues to increase. It is an opportunity for vocational high schools (SMK) to produce graduates with sharia banking competencies, such as SMK Muhammadiyah Dukun in Magelang. However, the relatively new sharia banking department is one of the obstacles to producing competent graduates. SMK has problems in the competence of teachers and learning facilities. This service carries out several activities to deal with these problems, organizing basic training in sharia banking, carrying out practical field activities (in collaboration with practitioners and the sharia finance industry), internships in sharia financial institutions, create modules for teaching materials for the teaching and learning process) and assist in solving competency test case questions. The output of this activity is the availability of modules and certified teachers by the National Professional Certification Agency (BNSP), which are indicators of mastery of related competencies.

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1. INTRODUCTION

The Law no. 21 of 1998 concerning banking regulates the legal basis and types of business that can be performed by sharia banking (Undang-Undang No 21 Tahun 2008 Tentang Perbankan Sharia, 2008), make the Islamic banking industry, which has existed since three decades ago, continue to grow rapidly in Indonesia. In addition, the existence of policies and regulations from Bank Indonesia aimed to increase public understanding of sharia banking, as well as *fatwa* from the Indonesian Ulema Council (MUI) on bank interest also contributed to the development of the sharia banking industry. These developments can be seen from the increasing number of existing sharia banks, both Sharia Commercial Banks (BUS),

Sharia Business Units (UUS), and Sharia Rural Banks (BPRS). According to data from the Financial Services Authority (OJK), by the end of December 2022 there were twelve Sharia Commercial Banks, 21 Sharia Business Units and 165 Sharia Rural Banks (Otoritas Jasa Keuangan, 2022).

The growth of sharia banking is certainly accompanied by an increase in the need for quality human resources. Sharia banking human resources not only have enough knowledge and understanding in the field of business, but also need to understand the implementation of sharia business principles, have a strong commitment to apply sharia principles, and be consistent in their work (Asnaini, 2008). The President Director of Bank Mandiri Syariah in the Islamic Economic Seminar organized by the Indonesian Islamic Economist Association in 2015 said that, assuming a growth of 20 percent per year, the average need for sharia banking human resources is 5,900 people per year. This shows that there is a gap in the need for competent human resources because there are only 1,500 graduates in the fields of economics and sharia finance produced by educational institutions in Indonesia (Yudha & Festiani, 2015). On the other hand, human resources problems in sharia banking are not only in terms of quantity but also in terms of quality (Cahyani, 2017). The competencies of graduates produced at this time have not fully met the qualifications required by the industry. Competence according to the Indonesian National Work Competency Standards is defined as an ability needed to do or work based on knowledge, skills and work attitudes (Menteri Tenaga Kerja dan Transmigrasi Republik Indonesia, 2013).

The development of sharia banking and the ever-increasing need for human resources is an opportunity that can be utilized by Vocational High Schools (SMK) by taking an active role in creating ready-to-use workers who have special expertise in sharia banking. Vocational High School or commonly known as SMK, is a formal vocational education at the high school level that prepares students to be ready to work in certain fields. (Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional, 2003). SMK graduates are required to have work readiness by having a balanced ability between hard skills and soft skills.

SMK Muhammadiyah Dukun Magelang as one of the vocational schools that produces human resources in the field of sharia banking was established in 2012 and has a graduate profile including frontliners in bank and non-bank financial institutions. In accordance with the existing curriculum, and based on data obtained from information on job vacancies at several sharia financial institutions, SMK graduates in this study program can have a career in certain work units. For example as a Teller at Bank BTN Syariah (Bank BTN, 2021) and cashier (e.g. at Bank BPD DIY Syariah branch office). In micro sharia financial institutions such as BMT, graduates in this study program can occupy several positions ranging from frontliner to marketing assistant (BMT Mandiri Sejahtera, 2021). In more detail, the profile of the SMK Muhammadiyah Dukun is shown in Table 1.

Table 1. SMK Muhammadiyah Dukun profile

Address	Jl. Veteran, Talun, Banyudono, Dukun, Magelang, Jawa Tengah
Principal	Drs. H. Edy Haryanta, Msi
Legality	Operational License: 188.4/26366/20.3b/2012 Issuer: Magelang Department of Education, Youth and Sports
Year Established (Sharia Banking Study Program)	2012
Study Program Legality	188.4/66.458/20.3b/2014 Issuer: Magelang Department of Education, Youth and Sports
Head of Study Program	Nurhabibi Siagian
Facilities	Mini Bank Laboratory (for simulation purposes)

Source: SMK Muhammadiyah Dukun, 2020

From the initial discussion between the service team and partners, it was agreed that several problems would be resolved with this service program, namely human resources issues, increasing the use of learning facilities in the form of practice modules, and the mentoring process in competency tests as shown in the Table 2. Teacher competence is very important because it will affect student learning achievement (Syaidah et al., 2018; Yuni, 2018) as well as students' learning motivation (Werdayanti, 2008), so it is expected that these activities are expected to increase the knowledge and competence of teachers. This is in line with Syamsuri et al. (2022) who explained that similar activities can support the formation of competent graduates. Making modules and assisting in solving case problems can also have a positive impact on students and schools (Basuki et al., 2021). Table 2 is the partner's problems and solutions to overcome the existing problems.

Table 2. Partner's problems and solutions

Context	Problems	Solutions
Human resources (teachers)	The teacher does not have an educational background in sharia banking The teacher has never received special training, both basic and advanced training on sharia banking There are no core teachers who have sharia banking competency certification	Conducted competency training in accordance with the profile of graduates (frontliner competence) for teachers and implementation of competency certification
Learning Facilities	The lack of teaching materials, especially practicum modules that support the teaching and learning process	Making competency modules according to graduate profiles
Student Competency Test	There are difficulties from partners in implementing the test because the student competency test material is very practical as in the real world of work	Mentoring with practitioners in solving student competency test case studies

Source: Interview, 2019

This community service program is carried out to improve the competence of sharia banking expertise teachers at SMK Muhammadiyah Dukun which is directly related to the profile of student graduates. These competencies are Frontliner; Customer Service and Teller Service. The existence of the sharia banking study program which is relatively new at the vocational school and the lack of competence of teaching teachers make the Muhammadiyah Dukun Vocational High School Magelang a potential partner in developing the competence of teachers majoring in sharia banking.

2. METHODS

This activity was carried out in collaboration with two industrial partners, Bank BTN Syariah and BMT Prima Artha who provided support for facilities and equipment in the form of experts and software for financial institutions. The implementation of the activity began with brief coordination with representatives from the SMK Muhammadiyah Dukun, which discussed the technical implementation of the service activities to be carried out. The limited coordination was carried out on August 8, 2019 at the SMK Muhammadiyah Dukun in Magelang.

In every activity, partners were participated so that the program runs optimally. The partner's participation in training, practical activities and visits to sharia financial institutions which are carried out regularly, including the preparation and arrangement of practicum modules, also supporting the

program by providing places, equipment in the laboratory, and financing for the program. The method of implementing service activities can be seen in Table 3.

Table 3. Implementation methods and activities

Context	Methods
Human resources (teachers)	Conducting training related to sharia banking operations Field practice and guidance in collaboration with sharia financial practitioners/institutions sharia financial institutions
Learning Facilities	Procurement of teaching materials in the form of practical modules that support the teaching and learning process
Student Competency Test	Mentoring with practitioners in solving student competency test case questions

Sharia Bank Basic Operational Training

Held at 10.00-11.00 WIB. with speakers from the Banking Finance Study Program, Diploma III Economics Program on August 16, 2019. The material presented was about the development of sharia banking. In the first session, the source persons explained about the current development of sharia financial institutions, especially sharia banking. Through this session, participants get an idea that the unmet need for human resources in sharia financial institutions is an opportunity for SMK Muhammadiyah Dukun to develop and produce competent graduates to be able to compete in the field. The process of delivering material is carried out by the presentation method.

The second session was carried out by presenting practitioners from Bank BTN Syariah who gave exposure about Products and Services at Sharia Banks. The purpose of providing this material is to improve the competence of teachers so that they can assist the teaching and learning process in producing graduates who are in line with industry needs. The second session is held at 11.00-14.00. The third session was conducted in a simulation practice session with frontliner competence using a case study in the teller and CS unit which was adjusted to the student competency test at the end of the study period in class XII. This session is filled by BTN Syariah Practitioners, at 14.00 – 15.30.

Field Practice and Guidance

The purpose of this activity is to provide a more real picture for teachers in the operational process in non-bank financial institutions, in this case the Sharia Financial Services Cooperative. This activity was carried out on September 13, 2019. To support teacher competencies that support the work-readiness of students, it is necessary to carry out field practices and internships so that teachers can directly acknowledge the operational processes in sharia financial institutions. In this activity, the teacher of SMK Muhammadiyah Dukun carried out three activities, which took place at the mini-bank laboratory D3 Economics Ull, BMT Prima Artha and BMT Dukun Magelang. Field practice and guidance are carried out in collaboration with BMT Prima Artha Sleman. In this activity, the teacher sees firsthand the operational processes that exist in BMT.

In field activities at the D3 Economics mini bank laboratory at Ull, the activities were carried out in conjunction with practical visits by students of SMK Muhamamdiyah Dukun, Sharia Banking Study Program. In this practice, training was conducted on the use of sharia banking software applications. Mastery of this software will certainly be an added value for graduates.

Procurement of Teaching Materials in the Form of Practice Modules

Teachers who do not have practical experience in the field of sharia finance, and educational backgrounds that are not from sharia banking are one of the obstacles faced by SMK Muhammadiyah Dukun Magelang in forming student competencies who are ready to work. This is one of the reasons for the need to make teaching materials (modules) in this service activity. Through this module, it will certainly help teachers in providing teaching to students.

Simultaneously with the manufacture of modules in this service activity, the manufacture of transaction media was also carried out to support sharia banking practicum activities carried out at the SMK Muhammadiyah Dukun in Magelang. Media transactions are made by benchmarking two sharia banks, namely Bank BTN Syariah and Bank Syariah Bukopin. The transaction media can be used to support practical activities carried out so as to further improve student competence. The procurement of teaching materials is carried out for six months starting from June 2019 to December 2019. Mentoring is carried out directly and through online communication, both telephone and email.

Practitioners' Assistance in Solving Student Competency Test Case Questions

The activities of compiling bank summaries and completing competency test questions are carried out in collaboration with sharia banking practitioners, namely the Bank BTN Syariah Yogyakarta Branch team. The competency test questions that are completed refer to the criteria for evaluating the vocational practice exams for the Sharia Banking Vocational High School (SMK). The existing Performance Criteria (KUK) in this competency test refers to standards that have been recognized by the National Professional Certification Agency (BNSP). In the competency test conducted, the team selects a scheme in advance which is made a summary and completion of the competency test. The competency schemes in the sharia banking study program at SMK include the following: (1) Making sharia banking product brochures; (2) Offering financing products to customers; (3) Using attractive brochures; (4) Offering financing products in an attractive way; (5) Understanding the company's balance sheet; (6) Understanding the company's income statement; (7) Understand the preparation of correspondence in financing; (8) Understand the calculation of profit sharing; (9) Understanding the recording of disbursement of financing; (10) Understand the recording of installment deposits. From these schemes, the team chooses mentoring for schemes offering financing products and understands the calculation of profit sharing.

3. RESULTS AND DISCUSSION

Table 4 shows the realization of the service program that has been implemented by SMK Muhammadiyah Dukun Magelang in order to increase the competence of sharia banking teachers.

Table 4. Realization of activities and results achieved

Context	Activities	Results
Human resources (teachers)	Conduct basic and advanced training related to sharia banking operations Field practice and guidance in collaboration with sharia financial practitioners/institutions (Field Visit to BMT Prima Artha Sleman)	Two teachers have been certified by BNSP on the frontliner scheme
Learning Facilities	Making teaching materials in the form of practice modules that support the teaching and learning process	Availability of practical learning modules
Student Competency Test	Mentoring with practitioners in solving student competency test case questions	Availability of case modules and solutions for competency test questions

Teacher Training

Teacher competence is one of the challenges faced by vocational schools today (Wahyuni, 2021). The background of the sharia banking teacher who is not from the sharia finance study program is a challenge in itself for the learning process carried out at the SMK Muhammadiyah Dukun majoring in Sharia Banking. Moreover, the demands of the Vocational High School curriculum require schools to produce skilled graduates who are ready to work and follow the growing market needs (Wibowo, 2016). This is what underlies the need for basic and advanced training on sharia bank operations. Through this training, participants will learn the operational concepts of sharia banks starting from the basics, starting from how bank operations in general, the differences between sharia and conventional banks, implementation of contracts in sharia banks to product applications used in the sharia banking industry. In general, the material provided in this training is shown in Table 5.

Table 5. Sharia banking and financial institution operational training materials

General banking concepts and definitions	In this session, the training participants received material related to general concepts in banking. Participants learn about the function of banks as intermediary institutions that collect and distribute funds.
The difference between sharia and conventional banks	In this session, participants get an overview of the differences between sharia banks and conventional banks.
Fund raising products in sharia banks	In this session, participants received material on bank operations in raising funds through current accounts, savings and time deposits. In addition, material was also obtained about the contracts used and how to implement these products in sharia banking.
Financing products in sharia banks	The training participants received material on the types of financing available in sharia banks, both in terms of the use and application of sharia banks.
Service products at sharia banks	Participants get material about existing services such as ATM, payroll, electronic banking and others.
Opportunities and challenges for human resources in sharia banking today	The development of sharia banking that continues to grow positively is an opportunity and challenge for sharia banking vocational students today. Through this material, the trainees will get an overview so that they can prepare their students to enter the competitive world of work.

Figure 1 shows documentation of training implementation activities in community service activities. This sharia bank operational training provides benefits such as to increase teacher competence in terms of mastering product knowledge as follows; (1) teachers majoring in sharia banking at SMK Muhammadiyah Dukun are able to understand the basic principles of sharia banking and their implementation in the sharia banking industry in Indonesia, (2) trainee teachers will get an overview of sharia bank operations, (3) support the formation of qualified, competent sharia banking human resources and professional and ready to work after graduating from SMK. In addition to obtaining an overview of the operational concept of sharia banks, the training carried out also provided material on the current development of human resources in banking. At the end of the session, participants took part in a competency test simulation by working on a bank about funding and services competency from Ull's Banking and Finance Study Program.

Field Practice and Guidance

To support teacher competencies that support the readiness of students to be ready to work, it is necessary to carry out field practices and internships so that teachers can directly know the operational

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processes in sharia financial institutions. This activity can support the implementation of Industrial Work Practices (Prakerin) in SMK. Through the implementation of prakerin, vocational students will get real experience in work in accordance with their field of expertise so that they can make a link and match between the competencies formed in schools and the competencies needed by the industry (Rohman, 2020). In this activity, SMK Muhammadiyah Dukun teachers conducted field practice activities three times, which took place in the mini-bank laboratory D3 Banking and Finance UII, BMT Prima Artha and BMT Dukun Magelang. The selection of the three places with consideration of the ease of access in carrying out field practice. In this activity, the teacher saw how the operations carried out in sharia financial institutions were both in terms of raising funds and distributing funds.

In field activities at the mini-bank laboratory D3 Banking and Finance UII, the activities were carried out in conjunction with practical visits by students of SMK Muhammadiyah Dukun, Sharia Banking Study Program. In this practice, training was conducted on the use of sharia banking software applications. The software used is a dummy system from Bank Syariah Bukopin which has been used in the competency learning process at the D3 Banking and Finance UII. Mastery of this software will certainly be an added value for graduates (Wibowo, 2016). As a follow-up to the training on the use of this software, SMK obtains software that is implemented in schools so that it supports the process of forming student competencies so that they are ready to use and ready to compete in the world of work. Field activities in the D3 Economics mini bank laboratory UII are shown in Figure 2.

The next practical activity was carried out at SMK Muhammadiyah Dukun and BMT Prima Artha which aimed to increase teachers' understanding of the software used in sharia banking and sharia financial institutions. An understanding of the software used in practice in sharia finance will provide benefits for SMK Muhammadiyah Dukun teachers, especially in developing their competencies. This training was attended by related teachers. In every transaction made, participants make transactions using transaction media as supporting transactions used, including; deposit slips, transaction slips and account usage forms. The slips used also adopt the existing transaction media in sharia banking. The activities with BMT Prima Artha are shown in Figure 3.



Figure 1 Teacher training

Figure 2. Teacher and student field practice in mini bank laboratories

Figure 3. Software practice for sharia financial institutions with BMT Prima Artha

Procurement of teaching materials in the form of practical modules

Learning facilities in the form of mini bank laboratories, banking competency modules and case modules are also important factors in developing student competencies and learning achievements, and have a positive effect on student achievement (Wulandari & Muhiddin, 2003). Making modules and making transaction media in this activity is used to support sharia banking practicum activities carried out at SMK Muhammadiyah Dukun Magelang. The transaction media can be used to support practical activities carried out so as to further improve student competence. Fatira & Nasution (2020) shows

that the practical method in the sharia banking practice course is effective in providing understanding to students with introverted and extroverted personalities and is able to shape student academic achievement with very good acquisition scores in the sharia bank practice course, thereby increasing learning achievement (Fatira & Nasution, 2020).

In this service activity, there are two modules produced, namely the fundraising product module and the software module. The product module for raising funds contains material for current accounts, savings and time deposits at sharia banks. In addition to learning about the three products by definition, it is also studied the differences and contracts that exist between demand deposits, savings and time deposits. In addition, in practice, the module also provides techniques for calculating bonuses and profit sharing for the three products using *wadiah* and *mudharabah* contracts. In the process of preparing the module, the teacher is actively involved starting from the thematic preparation of the cases to be used, adjustments to competency test questions, collecting materials and verifying the results of making modules. The practical module can be seen in Figure 4 while the software module can be seen in Figure 5.

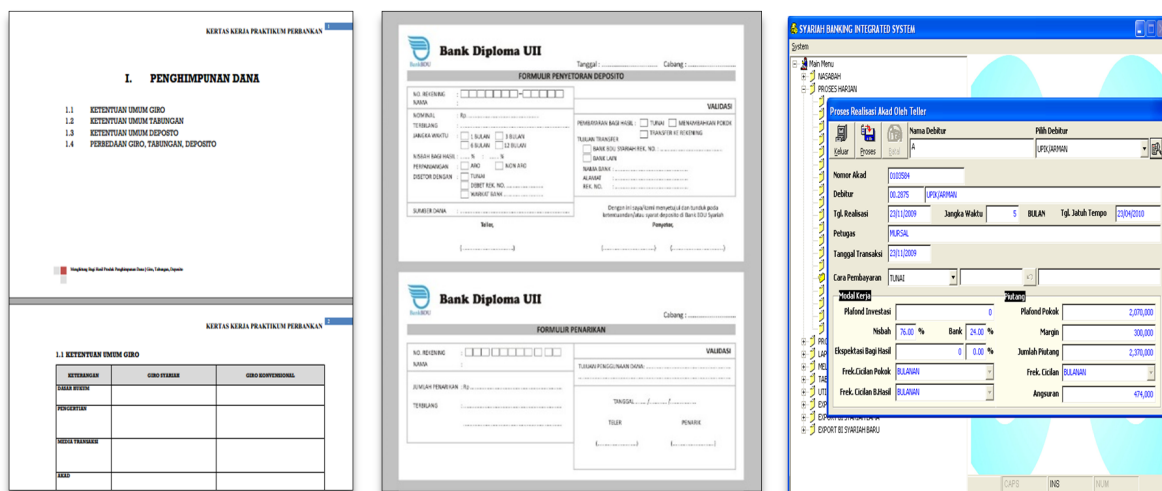


Figure 4. Example of fundraising practice module
Figure 5. Display of software modules

Mentoring with Practitioners in Solving Case Problems

The preparation of bank summaries and completion of competency test questions is carried out in collaboration with sharia banking practitioners, namely the Bank BTN Syariah Yogyakarta Branch team. The competency test questions that are completed refer to the criteria for evaluating the vocational practice exams for the Sharia Banking Vocational High School (SMK). The existing Performance Criteria (KUK) in this competency test refers to standards that have been recognized by the National Professional Certification Agency (BNSP). In the competency test at SMK majoring in sharia banking, there are several competency schemes, given the limited time for this service activity, the team chose one scheme first, which was summarized and completion of the competency test. The competency schemes in the sharia banking department at SMK include making brochures for sharia banking products, offering financing products to customers, using attractive brochures, offering financing products in an attractive way, understanding the company's balance sheet, understanding the company's profit and loss report, understanding preparation of correspondence in financing, understand the calculation of profit sharing,

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understand the recording of disbursement of financing, and understand the recording of installment deposits

The team chose mentoring this time for a scheme to offer financing products and understand the calculation of profit sharing. This scheme was chosen with the consideration that the two schemes are schemes that are always used in student competency tests at the end of the semester. Through the selection of this scheme, the process of forming student competencies will be carried out from the beginning of the semester.

**KRITERIA PENILAIAN UJIAN
PRAKTIK KEJURUAN**

Satuan Pendidikan : Sekolah Menengah Kejuruan
Komponen Keahlian : Perubahan syariah
Kode : 4036
Alokasi Waktu : 12 jam
Bentuk Soal : Penugasan Perorangan

No.	Komponen Subkomponen Penilaian	Indikator Kriteria Ujiah Kerja	Skor
I Peragaan Kerja			
1.1	Mengisi dan menyiapkan blangko	Blangko dan format tersedia lengkap (91%-100%)	4
		Blangko dan format tersedia kurang lengkap (80%-90%)	3
		Blangko dan format tersedia tidak lengkap (60%-70%)	2
		Blangko dan format tersedia <50%	1
1.2	Alat tulis dan alat hitung	Alat tulis dan alat hitung tersedia (91%-100%)	4
		Alat tulis dan alat hitung tersedia kurang lengkap (80%-90%)	3
		Alat tulis dan alat hitung tersedia tidak lengkap (60%-70%)	2
		Alat tulis dan alat hitung tersedia <50%	1
1.3	Menggunakan pakeman kerja	Menggunakan pakeman kerja secara rapi (91%-100%)	4
		Menggunakan pakeman kerja secara kurang rapi (80%-90%)	3
		Menggunakan pakeman kerja secara tidak rapi (60%-70%)	2
		Tidak menggunakan pakeman kerja <50%	1
1.4	Menyiapkan media rekaman bentuk, bagian dll	Menyiapkan media secara baik dan benar (91%-100%)	4
		Menyiapkan media secara benar tetapi kurang baik (80%-90%)	3
		Menyiapkan media secara kurang benar dan kurang baik (60%-70%)	2
		Menyiapkan media <50%	1
II Penun (Sistematisasi dan CaraKerja)			
2.1	Mendata bentuk produk-produk	Mendata bentuk produk secara lengkap dan jelas (91%-100%)	4

4036.P1.0134 PP-013

Figure 6. Case study mentoring on competency tests

From the implementation of the mentoring program in this service activity, an output has been produced in the form of certification of two teachers from SMK Muhammadiyah Dukun. Certification is carried out in the form of professional competency certification through the Banking Professional Certification Institute (LSPP) which is an LSP P3 owned by the professional association of the Indonesian Bankers Association (IBI). (LSPP, n.d.). The certification scheme that is owned is on frontliner competence (customer service), this is in accordance with the profile of SMK graduates and the suitability of the SKKNI with the level of the Indonesian National Qualifications Framework (KKNI) (Direktorat Jendral Pembelajaran dan Kemahasiswaan Kementerian Riset dan Teknologi, 2015).

4. CONCLUSION AND RECOMMENDATIONS

This service activity aims to improve the competence of sharia banking expertise teachers at Muhammadiyah Dukun Vocational School, especially frontliners, customer service, and teller service. These competencies are directly related to the graduate profile of students. The results of the service activities that have been carried out show that two teachers have succeeded in obtaining professional certification from the National Professional Certification Agency (BNSP) and the production of three modules to support learning, namely practice modules, software modules and competency test modules. The existence of these outcomes is able to support the implementation of learning and improve the quality of graduates produced at SMK Muhammadiyah Dukun. Teacher competency development needs to be continuously carried out and updated on industrial developments in order to produce graduates

who link and match with market needs. In this activity there are several limitations, including; there are limited time and budget, so the number of teachers who can take part in the certification is only two teachers. In addition, the modules produced are still limited to frontliner competencies, while the competency tests that are followed for students also include financing and accounting competencies.

Considering some of the limitations, SMK Muhammadiyah Dukun in the future needs to continue to develop learning facilities to improve the competence of its graduates. Some things that need to be done are: (1) implementation of competency certification test for uncertified teachers; (2) development of practice modules and competency tests with other schemes such as sharia financing and accounting; and (3) software development used in mini bank laboratories by continuously updating the human resources competency needs according to industry.

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