



THE IMPACT OF SHARIA MINI BANK LABORATORY ON STUDENT COMPETENCE

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Accepted: June 27, 2024

Revised: September 10, 2024

Published: December 23, 2024

Abstract: This study aimed to provide an overview concerning the role of the Islamic mini bank laboratory in improving student competence. A qualitative methodology was used comprising field observations, interviews, and document analysis. The results showed that there is a need for improved facilities, additional management members, and public-oriented promotions. Four empowerment models for Islamic mini bank laboratory were identified, with the fourth stage being the most effective in the context of "Mereka Belajar". The impact on the competence of student in Islamic banking has not reached the maximum potential due to the lack of compliance with the latest Islamic mini bank application standards. Therefore, it is very appropriate to have a better laboratory that follows the growth of Islamic banking. Aside from understanding the practice of *Islamic* mini bank laboratory, student must also be equipped with other competencies needed to compete and work effectively in Islamic banking.

Keywords: Bank Mini Islam; Laboratory; Practicum

Abstrak: Penelitian ini memberikan gambaran tentang peran Laboratorium Bank Mini Islam dalam meningkatkan kompetensi mahasiswa. Studi ini dilakukan secara kualitatif, melibatkan observasi lapangan, wawancara, dan analisis dokumen. Temuan menunjukkan perlunya peningkatan fasilitas, penambahan anggota manajemen, dan promosi yang berorientasi publik. Empat model pemberdayaan untuk laboratorium bank mini Islam diidentifikasi, dengan tahap keempat menjadi yang paling efektif dalam konteks "Merdeka Belajar". Dampak dari laboratorium bank mini Islam, terhadap kompetensi mahasiswa dalam perbankan Islam, belum mencapai potensi maksimalnya karena kurangnya kesesuaian dengan standar aplikasi bank mini Islam terbaru. Oleh karena itu, sangat tepat untuk memiliki laboratorium yang lebih baik yang mengikuti pertumbuhan perbankan Islam. Selain memahami praktik laboratorium bank mini, mahasiswa juga harus dilengkapi dengan kompetensi lain yang dibutuhkan di dunia perbankan agar dapat bersaing dan bekerja secara efektif dalam perbankan Islam.

Kata Kunci: Bank Mini Islam; Laboratorium; Praktikum



Introduction

The existence of Islamic banking is evolving continuously, accompanied by an increase in quality.¹ Many of the products offered by Islamic banks do not contradict Sharia provisions, attracting the public to become customers.² These customers not only use Islamic banks as a place to store money but also business partners or to enrich themselves through *murabahah* products. The growth of Islamic banks in Indonesia has been substantial up to 2023. According to the Indonesian Financial Services Authority (OJK), the total assets of Islamic banks in Indonesia grew by 15.63% year-on-year (YoY), reaching IDR 802.26 trillion. This growth is part of a broader expansion in the Islamic finance sector, which experienced an overall asset increase of 15.87% YoY, amounting to IDR 2,375.84 trillion.³ The upward trend is predicted to continue, driven by investors both domestically and abroad, including from Muslim and non-Muslim circles.⁴

Islamic banking develops with the role of human resources, which can be managed operationally with moral and ethical integrity. Human resources are a key indicator used to measure the performance of an organization. This is because competitive advantage in a company is closely related to the presence of sufficient and competent human resources in various fields.⁵

The rapid growth of Islamic banking is not supported by competent human resources both in terms of quality and quantity.⁶ Due to the high need for human resources, Islamic banking not only recruits qualified candidates but also in some cases hires individuals who do not understand the concept of the company.⁷ The challenge is significant because many Islamic financial institutions struggle to maintain compliance with Sharia law due to the lack of specialized knowledge among employees.⁸

In facing these challenges, the government has given special attention by establishing the Faculty of Islamic Economics and Business (FEBI) at Islamic colleges in Indonesia. These institutions are expected to produce competent practitioners for the development of Islamic banking.⁹ Moreover, targeted educational programs are important

¹ Wari Sugiana, *Strategi Meningkatkan Kualitas Pelayanan Melalui Digitalisasi Produk Perbankan Di Bank BNI Syariah Kcp Bulaksumur Yogyakarta*, (Banyumas: Institute Agama Islam Negeri Purwokerto, 2018).

² Direktorat Perbankan Indonesia Bank Syariah, "Kodifikasi Produk Perbankan Syariah," 2008, 31–63.

³ Otoritas Jasa Keuangan, "Report Of The Indonesian Islamic Finance Development (LPKSI) 2022," <https://ojk.go.id/en/berita-dan-kegiatan/info-terkini/Pages/Indonesian-Islamic-Finance-Report-2022.aspx>, (10 January 2024).

⁴ Agus Marimin, Abdul Haris Romdhoni, And Nur Fitria Tira, "Perkembangan Bank Syariah Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 01, no. 02 (2015): 75.

⁵ Kasmawati, "Sumber Daya Manusia Sebagai Sumber Keunggulan Kompetitif," *IDAARAH* 2, no. 2 (2018): 229.

⁶ Intan Khusnul Khotimah Putri, *Analisis Pengaruh Pertumbuhan Perbankan Syariah Terhadap Kesejahteraan (Indeks Pembangunan Manusia) Di Indonesia*, (Yogyakarta: Universitas Islam Negeri Sunan Kalijaga, 2014).

⁷ R Anshari, *Pengembangan Sumber Daya Manusia Pada Bank Syariah (Tinjauan Ekonomi Islam)*, (Banjarmasin: Institut Agama Islam Negeri Antasari Banjarmasin, 2016).

⁸ Simon Archer And Rifaat Ahmed Abdel Karim, *Islamic Finance: The Regulatory Challenge*, (Singapore: John Wiley & Sons (Asia) Pte Ltd, 2009).

⁹ Khasan Setiaji, Mustofa Ubaedul, And Muhammad Feriady, "Peningkatan Literasi Keuangan Syariah Bagi Guru Perbankan Syariah," *Dinamisia : Jurnal Pengabdian Kepada Masyarakat* 4, no. 1 (2020): 85.

to bridge the knowledge gap in line with the perceptions of Islamic banking stakeholders regarding the quality of human resources.¹⁰

FEBI has several study programs including Sharia economics, accounting, and banking. As the name suggests, the Sharia banking study program was established to prepare a reliable generation in the field of banking by analyzing the concepts and activities as well as non-banking Islamic financial institutions.¹¹

All study programs at FEBI facilitate student with a mini Sharia bank practicum course that discusses the concept of excellent service and emphasizes how providing good services to customers is inseparable from the concept of integrity, morals, and ethics following Sharia provisions.¹² The mini bank practicum course also discusses a set of Sharia banking and operational management construction carried out in the laboratory known as the mini bank laboratory.¹³

In Islamic mini bank laboratory, student are taught the standard operational activities of Sharia banks using banking software including branch opening, depositing, withdrawing, financing procedures, authorizing, controlling financing, and analyzing the form of Sharia bank financial reports which are then run through a computer.¹⁴ Furthermore, Islamic mini bank laboratory can be used to carry out transaction activities such as collecting and distributing funds specifically for the academic community of the concerned university. It also cooperates with the community and other financial institutions by obtaining approval from OJK, potentially evolving into a faculty business unit.¹⁵ The existing educational frameworks need to be revised to produce more specialized professionals in Islamic finance, in line with the innovative approach taken by FEBI in providing practical training for student.¹⁶

In the future, the Islamic mini bank laboratory practicum should be attended not only by Sharia banking student but also those from other programs and even campuses. With the "Merdeka Belajar" campus program, student are given the freedom to take courses outside individual fields, including attending Islamic mini bank practicum lectures.¹⁷ In

¹⁰ Asyraf Wajdi Dusuki, "Understanding The Objectives Of Islamic Banking: A Survey Of Stakeholders' Perspectives," *International Journal Of Islamic And Middle Eastern Finance And Management* 1, no. 2 (2008): 132.

¹¹ Era Wati, *Penerapan Nilai – Nilai Islam Dalam Praktik Perbankan Dan Pengaruhnya Terhadap Citra Bank Syariah (Studi Pada Mahasiswa Perguruan Tinggi Pengguna Bank Syariah Di Kota Medan)*, (Medan: Universitas Muhammadiyah Sumatera Utara Medan, 2019).

¹² Teni Tri Andani, Zaniat Mazalisa, And Eka Puji Agustini, "Analisis Kualitas Layanan Internet Banking Pada Bank Mandiri Wilayah Palembang Menggunakan Metode Webqual 4.0," *ResearchGate* 1, (2013).

¹³ I I Cahya, *Pengaruh Praktikum Bank Mini Syariah Dan Minat Siswa Terhadap Hasil Belajar Pada Mata Pelajaran Ekonomi Islam Di SMK Negeri 20 Jakarta*, (Jakarta: Universitas Islam Negeri Syarif Hidayatullah, 2017).

¹⁴ Fartiya Asidi, *Efektivitas Praktek Laboratorium Perbankan Syariah Dalam Meningkatkan Kompetensi Mahasiswa Di Bidang Perbankan Syariah*, (Bengkulu: Institut Agama Islam Negeri Bengkulu, 2017).

¹⁵ Otoritas Jasa Keuangan Republik Indonesia, "Peraturan Otoritas Jasa Keuangan," <https://ojk.go.id/id/regulasi/otoritas-jasa-keuangan/peraturan-ojk/default.aspx>, (10 January 2024).

¹⁶ Zulkifli Hasan, "A Survey On Shari'ah Governance Practices In Malaysia, GCC Countries And The UK: Critical Appraisal," *International Journal Of Islamic And Middle Eastern Finance And Management* 4, no. 1 (2011): 30.

¹⁷ Kampus Merdeka "Merdeka Belajar: Kampus Merdeka-Direktorat Jenderal Pendidikan Tinggi Kementerian Pendidikan Dan Kebudayaan," <https://kampusmerdeka.kemdikbud.go.id/web/about/latar-belakang>, (10 January 2024).

other words, student who can master the ability of Sharia banking do not only come from those with a background in Sharia banking study programs.

The practice of the Islamic mini bank influences plays a crucial role in developing competent and understanding of human resources.¹⁸ From the perspective of education development and efforts to improve quality human resources in the field of Sharia banking, the establishment of Islamic mini bank laboratory practicum courses provided at Islamic universities in Indonesia, including in Aceh province, serves as a solution. This initiative, coupled with the existence of the Merdeka Belajar campus program has the potential to increase the number of generations who understand the theory and practice of Sharia banking.

In Aceh Province, there are several famous Islamic colleges such as the State Islamic University (UIN) Ar-Raniry located in Banda Aceh, the State Islamic Institute (IAIN) Langsa, and the State Islamic Institute (IAIN) Lhokseumawe. At these colleges, there are also Islamic mini bank laboratory practicum courses that have produced many graduates from the Sharia banking study program. However, Islamic mini bank practicum learning model at FEBI IAIN Lhokseumawe has not started with face-to-face (lecture), simulation, or role-playing methods by directly practicing the real office atmosphere of banking when receiving customers. These challenges occurred because when Islamic mini bank was newly established along with the completion of the construction of FEBI Building in 2018, there was a shortage of qualified human resources coupled with the outbreak of COVID-19 which caused face-to-face lectures to be diverted to the online lecture model. However, IAIN Lhokseumawe campus at that time, did not have adequate devices and RPS to implement online lectures.¹⁹ A similar case occurred at the UIN Ar-raniry, where the Islamic mini bank laboratory practicum activities were stopped due to technical obstacles, and planned to resume in early 2022.²⁰ These challenges are certainly related to the design and role of Islamic mini bank laboratory in improving the competence of student of FEBI at Islamic universities in Aceh.

Methods

This was a field study conducted by visiting three Islamic colleges in Aceh, namely UIN Ar-Raniry, IAIN Langsa, and IAIN Lhokseumawe to explore the role of the Islamic mini bank laboratory practicum. Primary data were collected through interviews with two student from each institution who had completed the practicum. Interviews were also conducted with three lecturers and three individuals managing the practicum at each campus. Additionally, perspectives from Indonesian Sharia Bank (BSI) and Bank Aceh were gathered by interviewing one representative from each bank. Secondary data were obtained from books, journals, and other relevant sources. Data collection methods included observation, interviews, and documentation. Analysis was carried out descriptively and qualitatively using a constant comparative method to develop new theories. Triangulation

¹⁸ Cut Misni Mulasiwi, Siswandari, And Santosa, "Pengembangan Buku Panduan Praktik Laboratorium Bank Mini Dalam Rangka Meningkatkan Keterampilan Pencatatan Transaksi Keuangan Pada Program Keahlian Akuntansi," *Jurnal Pendidikan Insan Mandiri* 1, no. 1 (2016): 30.

¹⁹ Ali Mughaytsyah, Personal Interview, (09 January 2024).

²⁰ Nevi Hasnita, Personal Interview, (09 January 2024).

and an audit trail were used to ensure data validity, providing a comprehensive understanding of the practicum effectiveness.

Result And Discussion

The Existence Of Islamic Mini Bank Laboratory Practicums At State Islamic Colleges (PTKIN) In Aceh

The Islamic mini bank laboratory at IAIN Lhokseumawe was established in 2015. Initially designed in the form of a regular classroom with facilities such as projectors and 35 computers, the laboratory collaborated with BRI Syariah, which provided the educational application "SalamBRIS." However, the laboratory main computer/server was hit by a virus that damaged the application, and without a backup master, "SalamBRIS" could no longer be used. As a temporary solution, IAIN Lhokseumawe purchased another simple application for practical purposes but the facilities remained inadequate. Beyond the limited application, the laboratory only had a money counter, a queue number machine, and an interest rate board. The number of computers also decreased over time due to a lack of practical activities, leading to some computers being temporarily relocated. Additionally, management was suboptimal, lacking Standard Operating Procedures (SOPs), an official organizational structure, or formal regulations. Despite these challenges, the laboratory received enthusiastic responses from student, who felt more motivated and engaged in learning Islamic banking through practical exercises.²¹

At UIN Ar-Raniry, an Islamic banking laboratory was established in 2015 in collaboration with BRI Syariah. Through this partnership, BRI Syariah provided lecturers with training and supplied the "SalamBRIS" application. The initial aim was to serve as a learning medium for student who would undergo internships, intending to train skills in banking both in application and service. However, in practice, the laboratory focused more on application learning rather than service, which remained theoretical in the classroom. Only three out of the five lecturers initially trained by BRI Syariah continued to teach in the laboratory. Another issue was the limited space, accommodating only 10-15 student per session, necessitating multiple shifts for practicals. Moreover, the setup still resembled a regular computer laboratory rather than a bank. This indicates that while the lab offers significant benefits, significant improvement is needed to achieve the desired effectiveness.²²

In IAIN Langsa, an Islamic mini bank laboratory was established in 2016 through collaborations with BPRS ADECO and Bank Muamalat who provided an application that enabled saving deposits and daily transactions. However, issues with the application usage led to the suspension of application-based practicals. The laboratory practicals focused more on service with existing operational guidelines, including an organizational structure. These practicals were limited to final-year student and could be used for banking-related courses from other departments. The facilities at IAIN Langsa were minimal, lacking computers due to the absence of a taught application and missing equipment such as money

²¹ Ali Mughaytsyah, Personal Interview, (09 January 2024).

²² Nevy Hasnita, Personal Interview, (09 January 2024).

counters, queue number machines, and interest rate boards. This indicates the urgent need for additional facilities to support effective practicals.²³

Based on the results, the three Islamic mini bank laboratories at State Islamic Colleges (PTKIN) in Aceh face similar challenges. Limited facilities and equipment, poor management focus, and restricted usage for certain semesters and departments were the main obstacles. However, these laboratories still received high enthusiasm from student, who feel more motivated and engaged in learning Islamic banking through practicals. The practical activities in Islamic mini bank laboratory offer significant benefits for student, despite the many challenges that need to be addressed.

Enhancing facilities and equipment, improving management, and expanding lab usage for various departments and semesters can increase the effectiveness and benefits of Islamic mini bank laboratory at PTKIN in Aceh. For instance, at IAIN Lhokseumawe, despite having some facilities such as money counters and queue number machines, there is a pressing need for more computers and more advanced banking applications. Additionally, the establishment of clear SOPs and an organizational structure is essential for better management. At UIN Ar-Raniry, although equipped with the "SalamBRIS" application and support from BRI Syariah, space limitations and a setup still resembling a regular computer lab are issues that must be addressed promptly. Similarly, at IAIN Langsa, adding facilities such as computers and other banking equipment is crucial to support more effective and efficient practicals.

In the long term, improving the facilities and management of these Islamic mini bank laboratories can significantly positively impact the quality of banking education at PTKIN in Aceh. Student will gain more realistic and comprehensive practical experience, which can enhance competence and readiness to enter the workforce in the Islamic banking sector. Furthermore, with a more complete and well-managed Islamic mini bank laboratory, PTKIN in Aceh can become a leading center for Islamic banking education, attracting more student and collaborations with various institutions. Table 1 shows a clearer picture of the differences and similarities among the three campuses in terms of banking practicums in Islamic mini bank laboratory.

Table 1. Assessment Of Islamic Mini Bank Laboratory Practicum At PTKIN Aceh Institutions

Assessment Aspect	UIN Ar-Raniry	IAIN Langsa	IAIN Lhokseumawe
Practicum Focus	Service And Mini Bank Operations	Service Only	Service And Mini Bank Operations
Practicum Guide	Available	Available	Available
Practicum Organizational Structure	Available	Available	Available
Practicum Semester	All Semesters	Final Semester Only	All Semesters
Courses Eligible For Practicum	Banking-Related Courses	Banking-Related Courses	Banking-Related Courses

²³ Mastura And Alfian, Personal Interview, (09 January 2024).

Departments Eligible For Practicum	Banking-Related Departments	All Business-Related Departments	All Business-Related Departments
Facilities And Infrastructure	Inadequate	Inadequate	Inadequate
Computer Usage	Available	Available	Available
Applications Taught	Available	Not Available	Available
Money Counting Machine	Not Available	Not Available	Available
Queue Number Machine	Not Available	Not Available	Not Available
Interest Rate Board	Not Available	Not Available	Not Available
Additional Facility Requirements	Highly Needed	Highly Needed	Highly Needed

Source: Data Obtained From Interviews With Mughaytsyah, Hasnita, And Mastura In 2024

Optimizing Islamic Mini Bank Laboratory Practice At PTKIN Aceh In The Context Of "Merdeka Belajar"

To optimize the mini bank laboratory practice at PTKIN in Aceh, focusing on IAIN Lhokseumawe, UIN Ar-Raniry, and IAIN Langsa, it is crucial to empower three key parties namely lecturers, student, and student organizations. Lecturers are crucial in providing guidance, formulating, and deciding on policies consistent with the development of optimal practices for the Islamic mini bank laboratory. Student organizations are essential for raising critical awareness about Sharia-compliant transactions among the university community. In most cases, student are both participants in practical Sharia banking activities and beneficiaries of the hands-on experience.

Drawing from the principles of program optimization, several strategies can be used to enhance Islamic mini bank laboratory effectiveness. Firstly, establishing outcome-oriented collaborations with external Islamic financial institutions is beneficial. For instance, previous partnerships, such as those between IAIN Lhokseumawe and Bank BRI Syariah or Yayasan Lingkar Benua Yogyakarta, which introduced software such as "SalamBRIS" and "USB Webserver," should be revived and updated. Secondly, fostering and improving quality partnership relations with local BPRS/BMT allow outstanding student to join these institutions, providing practical work experience.

Addressing the diverse needs and challenges posed by different lecturers and student is another crucial aspect. This can be managed by engaging relevant faculty leaders in the process. Defining clear directions can transform the laboratory into a hub for developing intellectual competencies and practical skills, ensuring student are well-prepared for future stakeholder requirements. The laboratory strengths, such as active simulation techniques and the use of real banking software, should be outlined and used effectively.

Exploring various funding sources is crucial for sustaining the laboratory operations. Potential funding avenues include corporate social responsibility funds, as well as routine and non-routine operational funds from the faculty and university. Solving

problems through discussions with faculty leadership or independent decision-making when necessary ensures smooth laboratory operations. Analyzing the capacity of available resources, such as seating, desks, and teaching staff, and planning accordingly is essential for efficient management.

Maximizing resource use can be achieved by offering training to student from other departments or universities. Moreover, recognizing success based on achieving set goals and expanding opportunities through networking with stakeholders further enhances the laboratory impact. Integrating the progress made into broader university activities can also be a promotional tool for the faculty and university.

The Islamic mini bank laboratory can progress through several stages to achieve optimal empowerment. Initially, lecturers provide simulated teaching in the Secondary Empowerment Model without real practice. This evolves into the Primary Internal Student Empowerment Model, where student conduct actual transactions within the laboratory. Further advancement leads to the Primary Internal Lecturer and Student Empowerment Model, with lecturers and student in real transactions. Finally, the Primary External Empowerment Model allows these transactions to extend to the public, representing the highest level of empowerment. This ultimate stage is consistent with the "Merdeka Belajar" initiative, ensuring comprehensive and practical Sharia banking education.

Impact Of Islamic Mini Bank Laboratory Practicum On PTKIN Student Competence In Islamic Banking In Aceh

The Islamic mini bank laboratory practicum course, which carries a credit weight of two to three credits, is offered to Islamic banking student in the fifth or sixth semester at PTKIN in Aceh. This course, designed to bridge theoretical knowledge and practical skills, has been implemented in various PTKIN institutions in Indonesia since 2008. However, it was only introduced in Aceh in 2015. According to observation, not all campuses in Aceh have adopted this practicum yet.

The practicum at IAIN Langsa focuses on familiarizing student with front-office operations in Islamic banking. Student takes on roles such as security, tellers, customer service, supervisors, and customers in a classroom designed to mimic a real banking environment. UIN Ar-Raniry implements the practicum using the Salam BRIS software, which simulates various Islamic banking modules, including front office, back office, customer information files (CIF), current accounts, savings accounts, time deposits, financing, general ledger (GL), and reporting. Meanwhile, IAIN Lhokseumawe offers a similar practicum using the USBWebserver application, though it lacks dedicated banking facilities, conducting the practicum in regular classrooms instead.

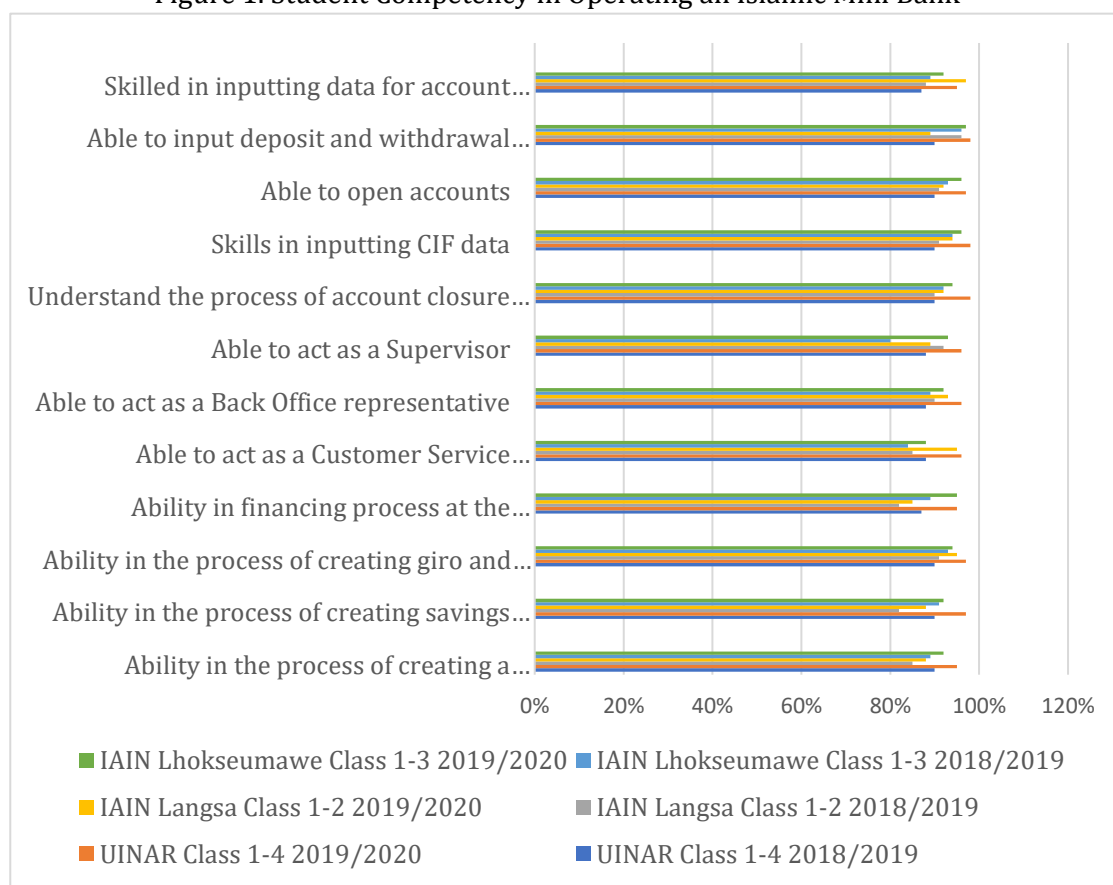
The practicum course spans 16 sessions, with the initial three dedicated to theoretical aspects of Islamic banking, including the definitions, roles, differences from conventional banking, functions, and understanding of contracts as well as the roles of Islamic banking employees. The remaining sessions are hands-on, where student role-play various banking positions and operate the Mini Bank application. Three of these sessions are reserved for examinations to assess student competence.

Teaching resources for this practicum include lecturers who have undergone training in using the Mini Bank Syariah application and hold Training of Trainer (TOT)

certifications. Some PTKIN institutions in Aceh, such as UIN Ar-Raniry, use a team teaching method, which requires both certified lecturers and practitioners from the Islamic banking sector. This approach aims to enhance the quality of education by integrating real-world experiences.

Student assessments include quizzes, mid-term exams, and final exams. At IAIN Langsa and IAIN Lhokseumawe, student evaluations cover both theoretical understanding and practical competence in operating simulated Islamic banking software. According to Sahyuri, a student at IAIN Lhokseumawe, initial apprehension about using the Mini Bank Syariah application was overcome through the practicum, leading to increased confidence.

Figure 1. Student Competency in Operating an Islamic Mini Bank



Source: Quoted from the Observations and Results of Islamic Mini Bank Practicum Course by Isna Liana, Alfian, and Yoesrizal, Lecturers of the aforementioned Courses at UIN, IAIN Langsa, and IAIN Lhokseumawe on January 8, 2024.

The discussion on "Student Competency in Operating an Islamic Mini Bank" presented in Figure 1 shows several key factors that significantly impact the development of practical skills among student in Islamic banking programs at PTKIN Aceh. The three institutions examined namely UIN Ar-Raniry, IAIN Langsa, and IAIN Lhokseumawe have established Islamic mini bank laboratory as part of the curriculum, aiming to bridge the gap between theoretical knowledge and practical application in Islamic banking. However, the effectiveness of these laboratories in enhancing student competency is deeply influenced by

the quality of facilities, the availability of up-to-date technology, and the overall management of educational environments.

One of the major challenges identified is the inadequacy of facilities and infrastructure across these institutions. Although the laboratory offers a basic setup for practicing Islamic banking operations, including front-office services and transaction handling, the limited availability of essential banking equipment hampers student ability to engage in a realistic and comprehensive learning experience fully. For instance, the absence of vital tools such as money-counting machines, queue number systems, and interest rate boards restricts student exposure to the complete range of banking operations that might ensue in a professional environment. This lack of resources limits the depth of learning and affects preparedness to enter the workforce with the necessary competencies.

The reliance on outdated or insufficient software further compounds issues. The use of the "SalamBRIS" application at UIN Ar-Raniry and IAIN Lhokseumawe, while initially helpful, has become a limitation due to outdated nature and lack of updates. At IAIN Lhokseumawe, the situation is particularly concerning, as the primary banking application became unusable due to technical problems, leading to the adoption of temporary solutions that fail to simulate the complexities of real-world Islamic banking systems fully. This disconnect between the tools available in the laboratory and those used in the industry creates a significant education gap, leaving student less prepared to operate modern banking software after graduation effectively.

The management and organizational structure of the Islamic mini bank laboratory also play a crucial role in shaping student competency. Although all three institutions have established some form of organizational framework and practicum guides, implementation varies, affecting the overall quality of the learning experience. For instance, at IAIN Lhokseumawe, the lack of clear SOPs and formalized management practices has led to inconsistencies in the practicum, diminishing effectiveness. In contrast, UIN Ar-Raniry, despite having a more structured approach, still faces challenges related to space constraints and a setup that resembles a typical computer laboratory rather than a banking environment. These issues underscore the need for a more robust and well-defined management approach to ensure consistency and quality in the practicum experience.

The timing of the practicum within the academic program and the departments eligible to participate also influence student competency. As shown in Table 1, although UIN Ar-Raniry and IAIN Lhokseumawe offer the practicum across all semesters and to various business-related departments, IAIN Langsa limits participation to final-year student and specific banking-related courses. This difference in approach affects the depth and breadth of student practical experiences. Providing the practicum earlier in the academic journey and to a broader range could enhance understanding and mastery of Islamic banking concepts, giving student more opportunities to apply theoretical knowledge in practical settings over a longer period.

Several strategic measures are recommended to optimize Islamic mini bank laboratory and effectively enhance student competency in Islamic banking. First, it is crucial to upgrade the technological infrastructure of these laboratories, ensuring that student have access to the latest banking software and tools consistent with current industry standards.

This upgrade should introduce new software applications and include essential banking equipment that reflects modern banking practices.

Second, strengthening partnerships with Islamic financial institutions could provide invaluable opportunities for student to gain real-world experience through internships, collaborative projects, and access to industry-standard technologies. These partnerships could also facilitate continuous updates and refinements to the practicum curriculum, ensuring its relevance to the evolving needs of the Islamic banking sector.

Third, the management of Islamic mini bank laboratory should be improved by implementing clear SOPs, establishing formal organizational structures, and providing regular training for instructors and laboratory managers. This approach would ensure the practicum is delivered consistently and to a high standard, offering all student a uniform and effective learning experience.

Finally, expanding the practicum scope to include more student from different semesters and departments would allow for a more comprehensive approach to developing Islamic banking competencies. Integrating practical experiences earlier in the academic journey would give student more time to refine skills, resulting in better-prepared graduates ready to meet the demands of the industry.

Although the Islamic mini bank laboratory at PTKIN in Aceh has significantly contributed to enhancing student competency, there remains considerable room for improvement. By addressing challenges related to facilities, technology, and management and implementing the recommended strategies, these institutions can significantly elevate the quality of banking education programs. This, in turn, will better equip student with the skills and knowledge required to succeed in the Islamic banking sector, ultimately supporting the broader goals of the "Merdeka Belajar" initiative and fostering a more competent and competitive workforce in this growing industry.

Conclusion

In conclusion, this study showed that optimizing the Islamic mini bank laboratory practicum at PTKIN in Aceh is essential for enhancing students competencies and matching education with the needs of the Islamic banking sector, particularly under the "Merdeka Belajar" policy. Based on the results, current facilities, technology, and management at IAIN Lhokseumawe, UIN Ar-Raniry, and IAIN Langsa do not fully support the goals of Islamic mini bank laboratory. This is consistent with existing theories on the need for practical, technology-driven education. Future studies should explore technological upgrades for Islamic mini bank laboratory, assess partnerships with Islamic banks, and evaluate the long-term impact on student success.

Acknowledgments

The authors are grateful to the participants who graciously agreed to participate in this study, providing invaluable data.

Author Contributions Statement

YY, HH, K, and MS contributed to the conceptualization and design of the study. YY and HH conducted field observations and interviews, K conducted the document analysis

and was responsible for data collection and preliminary data analysis. HH and MS collaboratively wrote the original draft of the manuscript. YY and K reviewed and edited the draft for intellectual content. YY supervised the research process and coordinated the project administration. All authors read and approved the final manuscript.

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