

ANALYSIS OF SYARIAH OPERATIONAL FINANCIAL COURSE LEARNING ELEMENTS TO STUDENT FRUITFULNESS

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ABSTRACT

Learning Elements which consists of Internships, Practicum Books, Student Activity, and Mid-Final Exam can drive the level of success of students in taking the Syariah Financial Operations Course. The fact that there are 70% Students who have less satisfactory score in Syari'ah Financial Operations Course need to be explained. Therefore it is necessary to analyze which elements that can help and encourage the success level of students. The purpose of this study is (1) to justify the learning model of the Syariah Operational Financial Course (2) to analyze the factors affecting the success rate of Students (3) to detect the constraints that faced by the learning model element of the Syariah Operational Finance Course as well as offer solutions in minimizing problematics. The population of this study is students who have taken the Syari'ah Financial Operations Courses (150-190 students or 90-95% of the population). In collecting data, researcher uses interview and questionnaire. Researcher uses qualitative descriptive approach to answer the objectives (1) and (3). While the others research objective is answered through Multiple Regression. Prominent analysis results can be used as a basis in revising future learning models.

Keywords: Internships, Practicum Books, Student Activity, Mid-Final Exam, Student Result

1. INTRODUCTION

1.1 Research Background

College students as generation of the nation's and as supporter of a dignified nation's progress in the world's development arena and as quality measure of human resources by the time they finish their education to become a scholar, they are expected to compete in the work field with creative innovation. This is closely related to the thing where the students get the final score or good learning outcomes.

The fast growing of science brings great impact in all fields especially in modern companies. This progress is the main factor that make company's owner increasing their employee skills so that companies can grow better.

Learning can be performed by students by attending lectures, group discussions, doing research, and reading books. All these things become the main activity of the academic community namely College Students. College students are one component of the academic community who is seeking for knowledge; therefore reading should be their main agenda. All of student's main activities will become source of inspiration, source of knowledge and hone of student's criticality, but not only in terms of teaching and learning activities, but can also shape the individual's personality with abilities in practice such as skill, accuracy, speed and honesty at work, among other is by doing internship or filed practice. Internship is a form of application of materials - materials that already obtained by each individual student in teaching and learning activities in work environment, in this case is done in University environment which took place in Iqtishod Syariah Cooperative –Faculty of Economics, Islamic University of Malang. This internship activity represents the implementation result of Courses that have been taken by them such as Cooperative Accounting, Cooperative Management, and Courses that will be taken during Syariah Financial Operational Courses internship.

Internship is required for students during the education process for the Syariah Operational Finance Course. It is hope that the internship students can have a high responsibility towards themselves and others, able to master the emotions in living with the general environment and can

serve as a benchmark whether after they graduate, they will be able to go directly in the real world of work or not. This experience then became provision in performing a real career path, so later, in the completion of their studies students can become a professional workforce and ready to use and able to compete.

This research is conducted considering there are still a lot of students who are afraid to make mistakes in making the Financial Statement either based on SAK-ETAP or SAK-IFRS. It is expected that by the existing of theory and practice in this course, Students have the ability to add skill and become more good in being a Teller, making Financial Statements that start from the activity of collecting Transaction Evidence - Journal - Posting the Ledger and Auxiliary Book - Financial Report. Whether by adding internship in the Syariah Operational Finance Course can gives better result on the student's final score. Is there any difference between theory and learning outcomes where in fact students still need the habit and work harder to get a good learning outcomes compared to other subjects whose judgment is based only on the Middle Semester Examination and Final Semester Examination. Elements of Learning which consists of Internships, Practicum Books, Students Activeness, and Examination (Middle and Final Test) can encourage the student fruitfulness in this course. The fact that there is 70% of students who take Syariah Operational Finance Course still shows less satisfactory results make this research is so important. Therefore, it is necessary to investigate and analyze in depth the component elements which can encourage the success of students.

1.2 Research Problem

1. How is the implementation of learning model on Syariah Operational Finance Course with elements of Internships, Practicum Book, Students Activeness (Presences and Participation), and Examination (Middle and Final Test)?
2. How big is the influence of Internships, Practicum Books, Students Activeness (Presences and Participation), Examination (Middle and Final Test) on the student fruitfulness?
3. What is the problems that arises when the implementation of learning process and innovation? How to minimize those problems?.

1.3 Research Purpose

1. To justify learning model of Syariah Operational Finance Course.
2. To analyze factors that affecting the student fruitfulness.
3. Detecting obstacles that faced by the model element of learning of Syariah Finance Operational and also offering the best solution in minimizing those problems.

1.4 Research Contribution

This research can be categorized as "semi" applied research so that it can contribute on several levels as follows. From the aspect of institution, this research is expected to produce the form of information about the model and learning on the economic aspects. While in the aspect of student, this research is expected to give information and help student in order to change mindset which is to gain good learning result in knowledge not only based on theory and lecture, but also based on significant work experience. Besides, after they graduate, they can compete in the work field and no longer awkward in technical training.

2. THEORETICAL FRAMEWORK AND HYPHOTESIS DEVELOPMENT

2.1 Theoretical Framework

2.1.1 Internships

Internships can be defined as students activities to add science and apply theoretical knowledge that has been obtained by applying it directly to the work world using computer technology. Internships students must perform it, so that they will have high quality after graduated from college, so they can apply knowledge into the world of work. Internships is defined as part of an integrated job training system under the guidance and supervision of Lecturers and employees of

Faculty of Economics Iqtishod Cooperative of Islamic University of Malang, in order to master certain skills.

In internship, we have the opportunity to apply all knowledge learned in college and learn the details of professional work standards. Students can also gain insight into the industrial world and improve their skills and technical internships.

Internship is one of the courses that must be completed by every student as a way of preparing to become a ready to work proportional Human Resources. During the internship, students work as a workforce in the agency/company so that they will be able to absorb variety of real work experiences. The purpose of an internship in the Syariah Operational Finance Course are :

1. Increasing ability to apply knowledge and skills owned.
2. Increasing knowledge in work both in terms of scholarship and work experience.
3. Increasing ability to communicate and socialize. Encourage motivation of students who are interested in becoming a candidate for manpower and ready to work.

Internship implementation process in this research is performed at Iqtishod Cooperative - Economic Faculty of Islamic University of Malang in accordance with the schedule that has been determined during the lecture period of Syariah Operational Finance Course. Students are required to make a grouped internship report after they complete the internship. During the internship season, students can learn to become a Teller, a Customer Service, Financing Section, Accounting Section by serving 1,525 saving customers and 900 financing customers and for Students who pass this Course will get a certificate from Iqtishod Cooperative - Economic Faculty of Islamic University of Malang.



Picture 1 Internships Activities

2.1.2 Practicum Book

Practicum is a face-to-face teaching and learning activities between Lecturers and Students, emphasizing psychomotor, cognitive and affective aspects by using the equipment in the scheduled laboratory (UPI Quality Assurance Guide, 2006: 152). In the making of practical work, a cognitive aspect is emphasized so that the theory can be applied to concrete conditions or problems, and activities undertaken are emphasized on aspects of the practice. This aspect is widely applied in the learning process in college through Applied Approach which recommends that after students are given orientation (content of knowledge and method) it should be followed by practice, and feedback.



Picture 2 Practicum Activities

2.1.3 Student Activeness

The meaning of active students is student who are involved continuously both physically and mentally in learning (Hollingsworth & Lewis, 2008: viii). Active students are students who are physically, psychologically, intellectually and emotionally involved continuously in the learning process (Yusmiati, 2010: 10). From this understanding it can be concluded that Active Student is students who is involved continuously both physically, mentally, intellectually and emotionally which formed the process of achieving the output/results of subject materials received. The activity of students in the learning process is not only the involvement in physical form such as sitting around, doing something, but also in the form of process of analysis, analogy, comparing, appreciation, all of which are students' involvement in psychic and emotion (Sugandi, 2007: 75).



Picture 3 Learning Process

2.1.4 Student Activeness Principles

Students activeness in the learning process can be seen directly during learning time in which they will have courage to express their thoughts, feelings, desires, and willingness. In this kind of student dimension, students' creativity skills will eventually grow and develop (Sugandi, 2007: 75-76).

2.1.5 Student Activeness Dimension

Student's activeness dimension in the learning process can be described as follows:

1. Courage
2. Participation
3. Learning creativity
4. Courtesy and
5. Learning independence/learning materials.

2.1.6 Examination (Middle and Final Test)

Researches defined examination in this study as Middle Semester Test and Final Semester Test, which can implicated on the student result and the assessment of student learning outcomes.

2.1.7 Student Outcomes/Result

All Students who take the Syariah Operational Finance Course - Practicum must be aware to focus on achieving the targets charged to achieve good learning outcomes. According to Sugihartono (2007: 74) learning is a process of behavioral change as a result of individual interaction with the environment in fulfilling the needs of his/her life.

According to Eko Putro Widoyoko (2009: 1), the results of learning is related to measurement, then there will be a judgment and evaluation using both test and non-test. Evaluation is preceded by assessment, while assessment is preceded by measurement. In Big Indonesian Dictionary (2005), achievement is the result achieved (from what has been done, performed, etc.). According to Sardman A.M (2007: 46), achievement is a real ability namely the result of interaction between various factors that affect both from within and outside the individual in learning. It means that every one's business will produce an achievement.

This learning achievement can be expressed in the form of values or letters or test results. Student learning achievement can be known after the evaluation. The results of the evaluation can show the the student whether he/she is high and low achiever. Assessment of Learning Outcomes is an assessment of the objectives of teaching to be achieved. Learning outcomes that must be achieved by learners in one institution will include cognitive, affective, and psychomotor (Skill). Types of evaluation used are in the form of oral tests, written tests, and action tests. Information of Student Learning Outcomes can not only be obtained through the test alone but can be in the form of observation, checks, and others. The above measurements are very advantageous if used in the field and laboratory because assessment of Learning Results prioritizing skill performance. What have nature of skill is difficult to measured by the test and assessment of learning outcomes in Higher Education by using scale A, B, C, D, E.

2.3 HYPOTHESES

The proposed hypothesis for this research is :

- H₁ : There is simultaneous influences between Internships, Practicum Books, Students Activeness (Presences and Participation), Examination (Middle and Final Test) and Student Fruitfulness.
- H₂ : There is partial influence between Internships, Practicum Books, Students Activeness, Examination (Presences and Participation), (Middle and Final Test) and Student Fruitfulness.

3. RESEARCH METHODS

3.1 Research Design

This research uses explanatory research method. Explanatory research according to (Arikunto, 1997: 3) is a method using the same data, explaining the causal relationship between variables through testing. According to (Umar, 1999: 36) explanatory research is a study that aims to analyze the relationships between one variable with other variables or how a variable affects other variables.

This research is expected to generate profits and benefits by performing internship on Syariah Operational Finance Course that has an influence on good or bad results of Accounting Department – Facult of Economics, Islamic University of Malang students. Beside expected learning outcomes, students can develop work experience skills as they compete for jobs that meet their expectations. The study wanted to show whether there is a match between the expectations and the reality that occurred about internships, liveliness, practical books, semester exam on learning outcomes. This research itself is done during the lecture of Syariah Operational Finance Course starts at the beginning of the lecture until the final assessment of Semester Test conducted in February 2017 until August 2017.

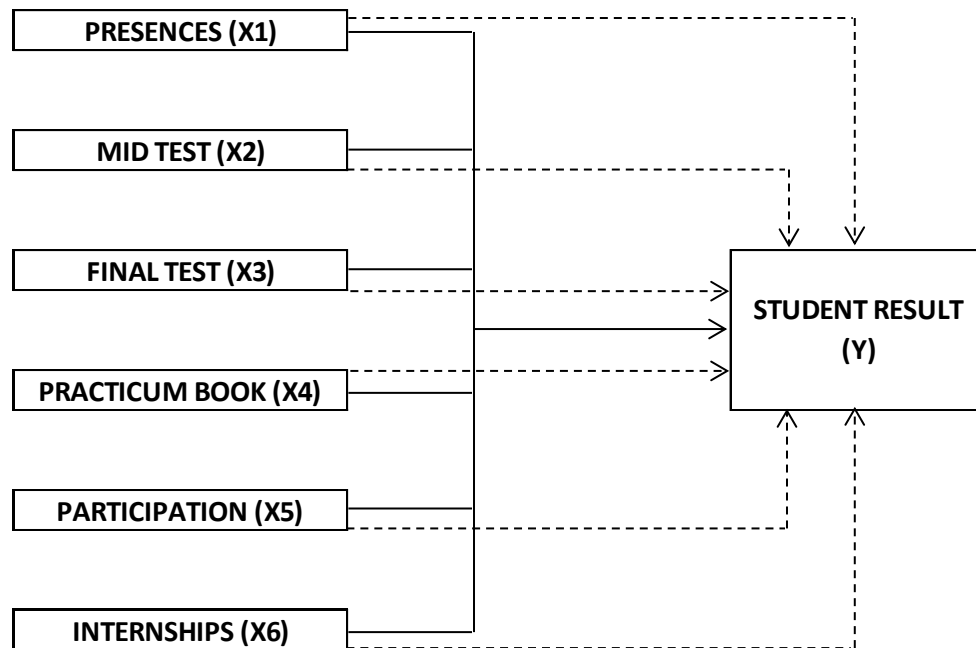
3.2 Research Variables

According Sugiyono (2003: 33) independent variable is a variable that affects or which causes the change or occurrence of dependent (bound) variable. Independent variable to measure the success of Students in Sharia Finance Operational Course, among others :

1. Internship
2. Practicum Books
3. Student Activeness (Participation and Presences)
4. Examination (Middle and Final Semester Test)

While dependent/bound variable according to Arikunto (2000: 101) is a variable that is explained or influenced by independent variables. The dependent variable in this study is student learning outcomes.

3.3 Research Frameworks



Picture 4 Research Framework

3.4 Type of Data And Sampling Method

Data source that used in this research is primary data. Primary data sources are data taken from the field through observation, interviews, and questionnaires. Data collection techniques used in this study are through interviews, questionnaire instruments/questionnaires, while the data collection tools that used is observation, worksheet, middle test, final test. This research uses documentation as the method of data collections. Initially, researcher collected data (in the form of copies of documents relating to the object under study) with direct records, before classified and analyzed the data.

4. RESEARCH RESULT AND ANALYSIS

4.1. Validity

Validity test is done to determine the eligibility of the items in a question list in defining a variable. Variables used in this research are Presences (X1), Middle Test (X2), Final Test (X3), Practicum Books (X4), Participation (X5), Internship (X6) and Student Result (Y). While the validity criteria specified is if the value of Pearson Correlation (2-tailed) $< \alpha$ (0.05). Based on the validity test, all instruments used in this study can be used to measure student value variables.

Table 1 Validity Test

| | | X1 | X2 | X3 | X4 | X5 | X6 | Y |
|----|---------------------|--------|--------|--------|--------|--------|--------|--------|
| X1 | Pearson Correlation | 1 | .176* | .211** | .521** | .253** | .256** | .376** |
| | Sig. (2-tailed) | | .019 | .005 | .000 | .001 | .001 | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| X2 | Pearson Correlation | .176* | 1 | .267** | .198** | .106 | .231** | .699** |
| | Sig. (2-tailed) | .019 | | .000 | .008 | .157 | .002 | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| X3 | Pearson Correlation | .211** | .267** | 1 | .196** | .382** | .304** | .855** |
| | Sig. (2-tailed) | .005 | .000 | | .009 | .000 | .000 | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| X4 | Pearson Correlation | .521** | .198** | .196** | 1 | -.009 | .204** | .357** |
| | Sig. (2-tailed) | .000 | .008 | .009 | | .907 | .006 | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| X5 | Pearson Correlation | .253** | .106 | .382** | -.009 | 1 | .167* | .395** |
| | Sig. (2-tailed) | .001 | .157 | .000 | .907 | | .026 | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| X6 | Pearson Correlation | .256** | .231** | .304** | .204** | .167* | 1 | .412** |
| | Sig. (2-tailed) | .001 | .002 | .000 | .006 | .026 | | .000 |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |
| Y | Pearson Correlation | .376** | .699** | .855** | .357** | .395** | .412** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 178 | 178 | 178 | 178 | 178 | 178 | 178 |

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Source : Output SPSS

4.2. Reliability

Reliability test is intended to determine the consistency of measuring instruments in use, where the measuring tool has consistent results when used many times at different times. An instrument is said to be reliable when Cronbach's Alpha is above 0.60. Based on the results of reliability test, it can be said that all variables used in this study is reliable, it is due to coefficient Cronbach's Alpha of all variables value above 0.60. Based on the results of analysis, it can be said that all instruments in this study reliable and feasible to use.

Table 2 Reliability Test

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .712 | 7 |

Source : Output SPSS

4.4. Classic Assumption Test

4.4.1 Normality Test

Normality test is a test used to determine whether the regression model, dependent variable, independent variable has a normal distribution or not. To know the normality of data used statistical method which is *Kolmogorof-Smirnov Asymp. Sig. (2-tailed)* against each variable. If the value *Kolmogorof-Smirnov Asymp. Sig. (2-tailed)* > of 0.05 then it can be said that the data is normally distributed. Based on table 3 it shows the magnitude of *Kolmogorov Smirnov* of 1,229 with the significance level is 0.098, this figure is greater than 0.05, which means the regression model is normally distributed.

Table 3 Normality Test

| | | Unstandardized Residual |
|-------------------------|----------------|-------------------------|
| N | | 178 |
| Normal | Mean | 0 |
| Parameters ^a | Std. Deviation | 0.28309062 |
| Most | Absolute | 0.092 |
| Extreme | Positive | 0.092 |
| Differences | Negative | -0.091 |
| Kolmogorov-Smirnov Z | | 1.229 |
| Asymp. Sig. (2-tailed) | | 0.098 |

a. Test distribution is Normal.

Source : Output SPSS

4.4.2 Multicollinearity Test

Multicollinearity indicates the presence of more than one perfect linear relationship. It is as stated by Santoso (2003: 203) that the purpose of multicollinearity test is to test whether the regression model found the correlation between independent variables. If there is correlation, then there is called multicollinearity problem. Detecting the presence of multicollinearity is from the amount of VIF (Variance Inflating Factor) and tolerance. If the tolerance value is more than 0.10 and VIF less than 10 then there is no multicollinearity problem. The multicollinearity test results can be seen in the following table:

Tabel 4 Multicollinearity Test

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Collinearity Statistics | |
|----------------|-----------------------------|------------|---------------------------|---------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | -1.227 | .570 | | -2.152 | .033 | | |
| Presences | .109 | .005 | .082 | 23.907 | .000 | .649 | 1.541 |
| Mid Test | .300 | .002 | .474 | 161.487 | .000 | .887 | 1.127 |
| Final Test | .300 | .001 | .653 | 203.948 | .000 | .747 | 1.339 |
| Practicum Book | .100 | .004 | .081 | 24.093 | .000 | .677 | 1.478 |
| Participation | .099 | .005 | .066 | 20.944 | .000 | .782 | 1.279 |
| Internships | .107 | .006 | .056 | 18.646 | .000 | .849 | 1.178 |

a. Dependent Variable: Student Results

Source : Output SPSS

4.4.3 Heteroscedasticity Test

The heteroscedasticity test is to test whether in regression model there is a variance inequality of the residual from one observation to another. This study uses Glejser test. How to do that is by regressing between independent variables with absolute residual value (AbsUi). Based on the result of heteroscedasticity test, it can be understood from the significance of each value variable all above 0.01 with Presences (0.849), Middle Test (0.344), Final Test (0.342), Practicum Book (0.137), Participation (0.297), Internships (0.586). This means that there is no Heterocedasticity where the independent variables have the same/homogeneous variant.

Tabel 5 Heteroscedasticity Test

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | .026 | .272 | | .097 | .923 |
| Presences | .000 | .002 | -.018 | -.191 | .849 |
| Mid Test | .000 | .001 | -.076 | -.950 | .344 |
| Final Test | .001 | .001 | .083 | .952 | .342 |
| Practicum Book | .003 | .002 | .137 | 1.495 | .137 |
| Participation | .002 | .002 | .089 | 1.046 | .297 |
| Internships | -.001 | .003 | -.044 | -.546 | .586 |

a. Dependent Variable: AbsUi

Source : Output SPSS

4.4.4 Autocorrelation Test

Autocorrelation test in the regression analysis model used is by testing the correlation model with Durbin Watson (DW) method. Based on table 6 Durbin Watson value of 1.973 with $n = 178$ and $k = 6$ obtained $dL = 1.6857$ and $dU = 1.8248$. Thus d arithmetic lies in the range $1.8248 < 1.973$

<1.8244 (du <d <4-du) which proves that the model accepts H_0 satisfies the assumption of autocorrelation.

Table 6 Autocorrelation Test

| Durbin-Watson |
|---------------|
| 1.973 |

Source : Output SPSS

4.5. Hypotheses Testing

4.5.1 F-Test

F-test is used to know how big influence of independent variable to dependent variable simultaneously

Table 7. F-Test

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|-----|-------------|---------|-------------------|
| 1 Regression | 10818.826 | 6 | 1803.138 | 2.174E4 | .000 ^a |
| Residual | 14.185 | 171 | .083 | | |
| Total | 10833.011 | 177 | | | |

a. Predictors: (Constant), Internships, Participation, Practicum Book, Middle Test, Final Test, Presences

b. Dependent Variable: Student Results

Source : Output SPSS

Based on table 7, it shows that F-Test is 2,174 with a significant level of 0.000. Due to the significant level $< \alpha$ (0.05), it concluded that simultaneously, internships, participation, practicum book, middle test, final test, presences significantly has influence toward student result.

4.5.2 t-Test

Partial test is a test conducted to find out how big the partial influence of each dependent variable.

Table 8 t-Test

| Model | Unstandardized Coefficients | | Standardized Coef | T | Sig. |
|----------------|-----------------------------|------------|-------------------|---------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | -1.227 | .570 | | -2.152 | .033 |
| Presences | .109 | .005 | .082 | 23.907 | .000 |
| Mid Test | .300 | .002 | .474 | 161.487 | .000 |
| Final Test | .300 | .001 | .653 | 203.948 | .000 |
| Practicum Book | .100 | .004 | .081 | 24.093 | .000 |
| Participation | .099 | .005 | .066 | 20.944 | .000 |
| Internships | .107 | .006 | .056 | 18.646 | .000 |

a. Dependent Variable: Student Result

Based on the result of research, it can be stated that Internships, Participation, Practicum Book, Middle Test, Final Test, Presences (sig. $\alpha = 0.05$) partially have positive and significant effect on Student Result.

4.5. Multiple Regression Analysis

According to Sugiyono (2014: 260) regression is used to predict how far changes in the value of the dependent variable, when the independent variable is changed or up-down. So the regression equation needs to be formulated in order to make these predictions. Here the results of regression table that will be used as the basis for formulation of multiple linear regression equation in this study:

Table 9 Multiple Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------|-----------------------------|------------|---------------------------|---------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | -1.227 | .570 | | -2.152 | .033 |
| Presences | .109 | .005 | .082 | 23.907 | .000 |
| Mid Test | .300 | .002 | .474 | 161.487 | .000 |
| Final Test | .300 | .001 | .653 | 203.948 | .000 |
| Practicum Book | .100 | .004 | .081 | 24.093 | .000 |
| Participation | .099 | .005 | .066 | 20.944 | .000 |
| Internships | .107 | .006 | .056 | 18.646 | .000 |

a. Dependent Variable: Student Result

Source : Output SPSS

Based on the table, the regression equation in this research are:

$$Y = -1.227 + .0109 \text{ Presence} + .300 \text{ Middle Test} + .300 \text{ Final Test} + .100 \text{ Practicum Book} + .099 \text{ Participation} + .107 \text{ Internship}$$

Analysis of coefficient determination (R^2) is a partial determination coefficient to measure the impact of independent variables (X) on the dependent variable (Y) separately. Based on table 10, R square (R^2) is 0.999, this means that 99.9% of Student Outcomes/Result can be explained by Internships, Participation, Practicum Book, Middle Test, Final Test, Presences while the rest of 0.1% influenced by other variables outside of research.

Table 10 R Square

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .999 ^a | .999 | .999 | .28801 |

a. Predictors: (Constant), Internships, Participation, Practicum Book, Middle Test, Final Test, Presences

b. Dependent Variable: Student Result

Source : Output SPSS

5. RESEARCH CONCLUSION, LIMITATION, AND RECOMMENDATION

5.1. Conclusion

The purpose of this study is to determine what is the factor that can affected the student fruitfulness and justify what is the learning model that is more suitable in learning Syariah Operational Finance Course. Based on results of research and discussion in the previous chapter it can be obtained conclusion as follows:

1. Simultaneously, Presences, Middle Test, Final Test, Practicum Book, Participation, and Internships have significant effect toward the Student's Results.
2. Partially, Presences, Middle Test, Final Test, Practicum Book, Participation, and Internships have significant effect toward the Student's Results.
3. About 99.9% of Student Outcomes/Result can be explained by Internships, Participation, Practicum Book, Middle Test, Final Test, Presences. While the rest of 0.1% influenced by other variables outside of research

5.2. Limitations and Recommendation

Further research is expected to improve the limitations of this study by developing the following recommendations :

1. Publishing the book of syariah operational finance course revised edition.
2. Produce the information about learning model on economic aspect. According to the interviews and questionnaires data it shows that there students is already enthusiast with the learning model that has been applied such as lecture, question and answer, discussion/brainstorming, discussion so that students have competence in preparing Financial Statements
3. Always provide information and motivation to assist students in order to change their mindset/thinking about student results which is to get good learning outcomes is not based only on the theoritical knowledge, but also based on the work experiences. Practical knowledge for colleger is important due to the reason that as they graduate, they will need more practical experiences to compete in the work field.
4. Improve the internship system. Student often feels that they only have a limited time to get involved dan advantages experiences in all internship activities. Therefore, researchers recommend to give more internship opportunities outside the syariah operational finance course.

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