Redesigning The Learning Plan of The English For Islamic Banking Course

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ABSTRACT

The development of Islamic Banking both nationally and globally has experienced a significant increase in both the amount of assets managed and their performance. This development is marked by the spread of Islamic banking offices and networks throughout Indonesia. Such development requires the support of human resources who have skills and knowledge related to Sharia-based banking practices as well as able to compete with the global world. In this regard, language skills, especially English language as a global language become important. Nevertheless, there is a dearth in textbooks that specifically teach people how to conduct Sharia banking practices in English. Thus, this research aims to redesign and improve the language skills of employees and prospective employees of Islamic banking through learning plans and learning objectives that suit industry needs. The present study conducted a needs analysis toward employees, lecturers, college alumni, Sharia-based bank guilds. The present study composed a textbook which consists of eight units to teach employees of Sharia-based banks to conduct banking practices in English. The learning materials are...
also equipped with learning objectives, aiming to improve the language skills of learners.

**Keywords:** English, Islamic Banking, Lesson Plan

### INTRODUCTION

There is a high need for human resources (HR) in the Islamic banking industry along with the development of 2,256 Islamic bank offices and Islamic business units both inside and outside the country, providing job opportunities for 56,298 workers (Otoritas Jasa Keuangan, 2022). In order to accommodate the needs for skilled workers in Islamic banking industry, 106 Sharia banking department in Indonesia were created (PDDIKTI, 2021). Strengthening the link and match between higher education service providers and stakeholders, especially graduate users, is needed in designing an Islamic banking curriculum that is able to meet competencies and is in line with government policies (Ashford-Rowe et al., 2014; Peristiwo, 2020; Putra et al., 2023; Rodríguez-Gómez & Ibarra-Sáiz, 2015). Although the movement of the Islamic banking economy is still largely focused on the domestic market, it has not been integrated with the global financial system, but as a country with an open economy, Indonesia will be affected by the dynamics of the global financial market (Juhandi et al., 2019; Otoritas Jasa Keuangan, 2022). Thus, the development of Islamic banks in the next 10 years will compete with the international market, especially due to the merger of government-owned Islamic banks. Therefore, it seems imperative for the educational institutions to prepare human resources that are able to compete with the market. In this sense, the educational institutions should create a curriculum that is able to meet the competency standards of Islamic banking, the needs of the global business world industry and government policies.

Globalization as a feature of the contemporary world has experienced massive changes and leaps of adaptation since the discovery of the internet in 1990, especially after the COVID19 pandemic. Intersubjective networks, institutionally connected...
between the mobility of thought and humans in the context of global integration of science in a single system together must be complemented by the readiness of human resources, revolution in the fields of education, economy and social (Lewis, 2023; Marginson, 2022; Wolhuter & Niemczyk, 2023). Sharia-based bank should be able to suit itself with the change in technology as a sign of its commitment with the dynamic teaching of Islam as well as serving people or ummah (Suradi, 2018; Zulfikar Hasan & Mutia Rosiana Nita Putri, 2021). Therefore, Islamic banks as Islamic financial institutions must be able to adapt to changing times and technology as a manifestation of commitment to Islamic teachings and services to the people (Putra et al., 2023).

In order to compete with the ever-changing nature of technology and economics, having sufficient language skills becomes imperative. Nevertheless, a study of Hadijah (2014) found that a group of college students majored in an Islamic banking department have some difficulties to master speaking skills in English with the problems being grammar (42.2%), pronunciation (36.6%), vocabulary (35.2%), fluency (36%), and comprehension (34.4%). An investigation on the perceptions of Islamic Banking study program students regarding English language teaching shows that students think that the material taught is often not synchronized with their field and lecturers do not suggest certain learning resources (Warda & Dalimunte, 2022). Alshayban, (2022) examined the skills of bankers who studied or used English as a Second Language (ESL) in a banking sector in Saudi Arabia. His study found that 60% of the participants admitted that they needed to improve their English language skills and more than 80% stating that English language skills were important for their profession. His study also suggested that his participants experienced barriers in the form of difficulties in understanding accents, and lack of knowledge of banking terminology hindered their communication with customers. In addition, Madkur, (2018) concluded that the language skills most needed by Islamic banking students are speaking skills but found that the participants were hindered due to limited references, vocabulary, lack of supporting facilities, and the duration of language classes. study suggested some recommendations in the form of syllabus revision and the use of a more applicable and integrative approach. The next research developed English
speaking learning materials using videos taken from Youtube and application for Islamic economics students (Gantara & Putra, 2018; Hanafi et al., 2020).

Learning language courses in higher education in general still encounters many obstacles. These problems can be both external and internal. In the internal scope, the problem occurs because it is caused by the impetus from within the learners, either lack of motivation or desire to learn English or other languages. In the external realm, problems can be caused by the environment, curriculum or syllabus, teaching materials, and others. On the other hand, there are still some obstacles that become factors that cause English courses not to achieve the expected goals. Some of them are: (1) negative assumptions about languages, (2) language learning systems and models that are not yet interesting and interactive for students, (3) language learning models that are not yet interesting and interactive for students, learning systems and models that are not yet interesting and interactive for students, and (4) the lack of teaching materials that are in accordance with student needs (Helaluddin, 2018). Some studies state that the language learning materials developed are proven effective for improving language skills, research positions itself in producing materials in training English language skills for Islamic banking. Based on a search using the Publish or Perish application based on Crossreff data, Google Scholar search engine, Science direct, we found some keywords such as English for Banking, English for Islamic Banking, English for Sharia Banking in the data search engine, resulting to the lack of references for Islamic banking students.

This research seeks to redesign the English course in the Islamic banking study program by exploring the perspectives of students, lecturers who teach the course, lecturers who are based in the study program and other stakeholders consisting of associations, graduates and graduate users. The research was conducted using a qualitative method in order to be able to get a discussion point that prioritizes the making of syllabuses and lesson plans for English for Islamic Banking courses.
RESEARCH METHOD

The present research chose a descriptive qualitative method due to its flexibility in providing a description of the process that has occurred, and the ideal conditions and expectations that will be generated through this research (Putra & Sawarjuwono, 2019). In order to achieve the main objective of the research, we conduct a needs analysis contained related to the concept of English for Specific Purpose which relies on target needs and learning needs which are developed into research instruments in order to see the existing conditions of listening, speaking, reading, writing, grammar, vocabulary skills of students which are then synchronized with graduate learning outcomes (Brown, 2016; Ninsiana & Nawa, 2019; Putra et al., 2023). Primary data is obtained from informants such as students, lecturers teaching English for Islamic Banking courses, Islamic Banking Lecturers, graduate users, graduates and Islamic banking guilds. The present research used in in-depth interviews before categorizing answers to make reductions in the resource persons' answers. Secondary data is taken from previous research studies that focus on the development of English for Islamic Banking courses. Data analysis as well as a synchronization process between primary and secondary data in order to produce answers related to English for Islamic Banking materials that are in accordance with the learning objectives and needs of the industrial world - the business world.

RESULTS & DISCUSSION

Globalization in the banking industry has shown one of the most significant needs today is the importance of being supported by an English for Specific Purposes (ESP) based curriculum. ESP encourages contemporary organizations to communicate effectively with customers, suppliers and competitors across geographical boundaries. Therefore, it is imperative to examine learners' needs and difficulties when using ESP in practice to effectively achieve this goal (Alshayban, 2022).

The purpose of learning English in the context of ESP (English for Specific Purpose) in Islamic universities aims to make students able to use English both in writing and orally in understanding readings in English texts specifically for majors in
each faculty. The learning objectives are in accordance with English language learning which is divided into English 1, English 2, and English 3. Specifically, the learning objectives of English 1 are to make students understand basic English Grammar and basic reading skills (general English teaching). In this regard, the students are expected to have basic knowledge of sentence structure in English, reading comprehension techniques of texts written in English, and be able to understand the meaning of vocabulary in the context of Islamic studies (teaching English for specific purposes). Furthermore, students are able to understand English Grammar and books and journals related to science and technology. In addition, students are expected to have competitive and comparative advantages in accordance with competency-based national and international quality, especially in building and developing English language skills and abilities both oral and written which include: listening, speaking, reading, and writing (Rizal, 2019).

Besides that, there is a need to suit teaching English for special needs/purposes (ESP) in the digital age as a response to the demands of an age where technology and the internet are integral to everyday life. This has led to the need for specific English language skills to deal with various digital contexts. Amidst these changes, ESP teaching emphasizes the application of skills relevant in the digital world, including communication skills, writing skills, and digital literacy. With a focus on contextual needs, ESP in the Digital Age aims to provide a strong foundation for learners to interact effectively in the digital environment (Nehal & Nusrat, 2013).

In this regard, teaching ESP requires an adaptive and creative approach. Teachers need to be able to devise strategies that are relevant to the specific needs of learners in the digital age. Learning is no longer just about understanding grammar or vocabulary, but rather about application in a digital context. An understanding of various digital platforms, the use of innovative learning tools, and customization of teaching methods are key to delivering an effective and tailored learning experience.

English for Specific Purposes (ESP) is noteworthy to be considered as one of the topics in designing specific materials so as to meet the actual needs of students. In line with what (Alsamadani, 2017) revealed that ESP has been recognized as an approach.
in teaching and learning English as a foreign and second language, this course aims to improve students' ability to understand a specific domain. In addition Kadio-Morokro et al., (2017) state that ESP is a course that focuses on providing students with specific skills needed to perform an activity related to different professional tasks.

Therefore, a needs analysis study is mandatory to investigate these important aspects before designing a teaching material. As the issue has been of interest for research topics at the higher education and university level, many researchers have explored this. The majority of the researchers in this field try to address the needs of students in terms of designing an appropriate course of study in a particular field or major. Against this background, it is a crucial to investigate the effectiveness and efficiency of existing learning designs through students' needs.

In general, some Islamic banking study programs provide English courses by providing 2 - 4 credits (Semester Credit Units) but based on the urgency of English as a supporting means of communication for all citizens of the world on various lines. In the world of education, English is the language of instruction in the scope of multidisciplinary science. The use of English in this multidisciplinary field of science gave birth to English for Specific Purpose (ESP) which focuses on the acquisition of professional skills that are integrated with various skills, disciplines, and practices.

The English course focuses on reading, writing, speaking, and listening skills (macro skills), along with vocabulary and grammar mastery (micro skills) at the basic level (pre-intermediate-intermediate). All materials are structured to activate English language knowledge and skills in the context of sharia-based Management and Business. Reading texts will activate basic reading skills such as text comprehension through main idea and context. Vocabulary skills will be honed through a series of vocabulary exercises and glossary of sharia-based management and business terms, especially in the field of Islamic banking.

English for Islamic Banking as an ESP course provides dual benefits, namely first, students can learn English according to their field of interest or scientific discipline; and second, students can at the same time prepare themselves to face the challenges of the world of work. The main characteristic of ESP is that it is goal-oriented learning,
which is more specific in the academic and professional fields. The substance of ESP is designed and developed based on the concept of need analysis. This concept tries to connect what the learners need in both academic and professional fields. Therefore, ESP emphasizes learners at the academic or higher education level and at the professional or workplace level (Alshayban, 2022; Kadio-Morokro et al., 2017).

The importance of conducting a need analysis in ESP is due to the fact that the language taught is really the language needed in the field that the learners will pursue. In regards of the English learning activities in the Sharia Banking Study Program at Islamic Studies Faculty in Universitas Islam 45 (UNISMA) Bekasi. Based on observation data and interviews with English lecturers in the Islamic Banking Study Program, it is stated that so far English 1 and 2 have become compulsory courses for students. In the first two semesters, the provision of material tends to be more at the discretion of the English teacher. So it is not uncommon for the selection of material for teaching materials to be more general in nature (General English), not specific according to the field of science being studied.

The unavailability of English textbooks that are suitable for skills and majors has a negative impact on student learning motivation. Most students consider English as a complementary course only because it does not support the development of their interests or scientific fields. On the other hand, lecturers are able to prepare prospective graduates who are competitive in the global world in accordance with the job market.

Responding to the problems that have been presented, the researchers consider it necessary to conduct a need analysis of the students of the Islamic banking study program for English language learning in accordance with their needs, interests and scientific fields. It can be concluded that a scientific reference for the development of English for students of the Islamic Banking Study Program - especially for students of the study program is relevant and in accordance with the scientific field.

In implementing Common Needs Analysis, there are two main elements that must be considered, namely target needs and learning needs. This is very important to do because good teaching materials must be based on achievement targets that are
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tailored to the needs and conditions of students. In target needs, there are three elements that must be considered, namely necessity, lack and wants. Meanwhile, in learning needs there is one main question which will then be developed into several questions, namely: "What knowledge and skills do learners need to be able to communicate at certain levels and situations?

This student needs analysis will later be used as a basis for compiling English teaching materials whose content contains skills or expertise, where the percentage is adjusted to the analysis of student needs. Needs analysis is related to the identification of learning needs that are used to develop goals, objectives and content in the learning program. In other words, this analysis is carried out to find out what students want for the achievement of the learning they do, whether from work goals, or so on.

English was chosen as a compulsory subject in the Islamic Banking study program because English is one of the foreign languages that can be used as a supporting language for the achievement of various scientific disciplines and binding correlations with other nations in the era of globalization. It seems that the teaching of English in Indonesia in the context of globalization will not change much, as an indispensable tool for the absorption of science and technology, as well as for communicating with other nations within the framework of international relations in various aspects of human life.

The four language skills that must be mastered in order to be able to communicate in the global world are listening, speaking, reading and writing. This also applies to the English learning process which is called listening and reading as receptive skills while writing and speaking as productive skills. People often say that only by mastering speaking, a person can be said to be proficient in language. This is not entirely true. Written language is also important to master. For example, when we open the Internet and want to respond to an email, of course we need careful reading skills along with the ability to write with the correct language structure so that we can give an appropriate answer.

To achieve optimal English proficiency, professional language instructors are needed to produce quality learners. In addition, mastery of material and practice must
be given with a balanced portion. However, to realize an ideal language class is not an easy thing. In addition to having sufficient mastery of the material, a language instructor should know the level of language mastery of each learner. If all conditions are generalized, it will be difficult to achieve the expected learning objectives. Because basically every student has different characteristics including learning techniques and the portion of absorption of subject matter as in the concept of multiple intelligence.

The preparation of English learning materials in Islamic banking study programs refers to four dimensions or skills that are considered such as listening, speaking, reading, and writing skills with the following basic concepts: (1) Listening skill. This skill is important to obtain vocabulary and grammar, besides of good pronunciation. The importance of listening in communicative activities is to engage in communication and react to what has just been said, (2) speaking skills. The acquisition process of speaking skills in a foreign language will become easy if this skill is actively used to communicate. Speaking skills involve many techniques such as debates and discussions, drama activities, gap informants, (3) reading skills. Reading activity provides the same language input as listening. However, it has a slight advantage over listening in terms of the accuracy of the discussion in linguistic items. Besides that, good readers are autonomous, (4) writing skills. Writing is the least developed of the four skills, especially in the target language that has been learned. Writing is the hardest skill to adapt among the four skills. When writing we must consider several things such as the organization of sentences into paragraphs, how the paragraphs are combined, and the arrangement of ideas into a cohesive discourse. It can be understood that mastering all four skills are important because they are the basis of learning English. Based on the results of information from the sources of this research, the material is made by categorizing several situations and conditions in Islamic banking. The analysis found eight units shown in table 1 below:

**Table 1.** English For Islamic Banking Material Topic and Learning Objectives

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Learning Objective</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>English for Islamic banking</td>
<td>This unit aims to introduce the concept of English for Islamic banking as well as</td>
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</table>

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challenges surrounding Islamic banking practices.

2 Islamic banking products
This unit aims to introduce various products in Islamic banking practices.

3 Office environment and culture
This unit aims to introduce the office environment and cultural practices in Islamic banking.

4 Banking activities
This unit aims to introduce banking activities in Sharia-based banks.

5 Financing in Islamic banking
This unit aims to introduce the financing system in Sharia-based banks.

6 Becoming a banker
This unit focuses on how to become an employee at an Islamic Bank, including the steps to be taken, writing job application letters and interview techniques.

7 Serving a customer
This unit aims to introduce how a Sharia-based bank serves their customers.

8 Banking Communication and Marketing
This unit aims to introduce strategies to communicate and market Sharia-based banking products.

Table 1 shows that the material provided in the English for Banking course has specific learning objectives to be achieved. The learning objectives become a provision for researchers to sort out the components of language skills and language content that will be applied in the units in the English for Banking course. Researchers in designing learning outcomes in the English for Islamic Banking course chose writing and reading skills to be realized in part one while listening and speaking skills will be the focal point of the material in part two.

Although the main focus of this textbook is in reading and writing skills, this textbook also presents the practice of dialogue on Islamic banking practices. The language content prepared in this material are introducing some vocabulary related to banking practices, present simple tense, gerund, present progressive tense, prepositions of place, adverbs of manner, subject and object questions and adjectives -ed vs -ing.

The design of the English for Banking course takes sources of information from graduate users, and the academic community related to the Islamic banking study...
CONCLUSION

English courses in the Islamic Banking study program must undergo an adaptation to suit the development of the industrial world and the conditions of the times. The main objective of English learning is based on specific characteristics (English for Specific Purposes) through its four main dimensions. Before adjusting the courses in the curriculum of the Islamic Banking Study Program, it is necessary to conduct a need analysis in order to suit the needs of business world. The results of this study is a textbook which consists of eight units that provides a basic knowledge toward the use of English language in Sharia-based banking practices.

The present study has some limitations. First, the scale of the study is quite limited as it only interviewed a small number of participants. Second, the duration of the present research is quite short, forsaking the depth analysis. Thus, the next studies should involve a relatively high number of participants and be conducted in a longer period to gather more insightful analysis.

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