

# Development of Virtue-Based Sharia Economics Textbook as Support for Sharia Economics Lectures in Economic Education Study Program IKIP Budi Utomo

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DOI: 10.29322/IJSRP.9.11.2019.p9555

<http://dx.doi.org/10.29322/IJSRP.9.11.2019.p9555>

**Abstract-** The development of Virtue-Based Sharia Economics textbooks conducted at the Economic Education Study Program is a study that uses research and development techniques. The implementation of this research based on the majority of participants in Islamic economics courses who are non-Muslim, thus experiencing difficulties in using textbooks because there are many verses of the Qur'an. Based on the results of the pretest and posttest, the results of expert validation, as well as small-scale and large-scale tests, obtained the results that Virtue-Based Sharia Economics textbooks included in the criteria of good and feasible to use.

**Index Terms-** Sharia Economics, Textbooks, Virtue-based.

## I. INTRODUCTION

By-Law No. 12 of 2012, tertiary institutions have autonomy in the preparation of the curriculum that applies to their institutions, which in its implementation still follows the rules that apply nationally. One of the goals of higher education contained in Law No. 12 of 2012 is to make humans as creatures who have faith, fear God and have a noble character, healthy, knowledgeable, capable, creative, independent, skilled, competent, and cultured for the benefit of the nation [1]. Because of these ideas, students who are adult people are required to have awareness in developing their potential to become scientists, intellectual practitioners or professionals in their fields, so that the ideals mandated in the Act above can be realized. One way to realize this is through improving the quality of education by developing a curriculum in tertiary education by national standards. National standards for tertiary education curricula are curricula that are in line with the Indonesian National Qualification Framework or KKNI. With the application of the KKNI-based curriculum, graduates from major tertiary institutions from the economic education study program can become graduates who have the quality that is desired by the world of work, and have good cognitive, affective and psychomotor mastery. So graduates can and can juxtapose, equalize and integrate the world of education, training, and work experience separately to meet the demands of employment.

Indonesian National Qualification Framework or KKNI listed in Presidential Regulation Number 8 of 2012 and Law Number 12 of 2012 concerning Higher Education. In the IQF curriculum there are three (3) stages that must be followed by tertiary institutions so that graduates will later become graduates who are in accordance with KKNI standards, the three stages are: 1) the curriculum planning stage, namely curriculum preparation begins with the preparation of CPL or graduate learning outcomes, structuring courses, as well as the formation of courses, 2) the learning planning stage, where the learning process for one semester is designed to be in accordance with CPL in each course, and 3) the program evaluation stage is the evaluation and evaluation stage which is carried out periodically to improve the quality of lectures continuously. The implementation of the IQF-based curriculum must go through seven (7) stages, namely: 1) Establish graduate profile, 2) Formulate learning outcomes, 3) Formulate competence of study material, 4) Mapping the learning outcomes of study material, 5) Course preparation, 6) Compilation of curriculum framework, and 7) Develop lecture plans.

In order for a student to become a prospective graduate by KKNI standards, it must follow the lecture correctly or according to the seventh KKNI stage. The following lectures well must be supported by many factors. In addition to the motivation and enthusiasm of students themselves, a pleasant atmosphere of lectures is also one of the important things. Creating a comfortable, conducive and pleasant classroom atmosphere requires a lot of support, and teaching materials is one of them. Teaching material is one of the most important components of the learning process.

Teaching materials in lectures can be useful for students to help understand the material taught by lecturers, as a guide to learning activities, can also help the implementation of more organized learning. Teaching materials used in teaching and learning activities, if developed according to the teaching needs of lecturers and students and can be used correctly by both parties can be one of the main factors in improving the quality of learning. With the teaching materials developed by lecturers for lectures, the role of lecturers and students who were initially lecturers as primary information givers and student listeners or recipients of information can change roles to become teachers as facilitators in lecturing activities, because learning sources or sources of information can be obtained from the book. The development of teaching materials conducted by lecturers has several benefits, among others [2]: 1) available teaching materials in accordance with the curriculum used at the learning place, 2) students have no difficulty in obtaining textbooks in lectures, 3) the availability of teaching materials that are more varied because they are developed according to needs and obtained from various references and have been assessed or reviewed, 4) become a contribution of knowledge, 5) the establishment of effective communication between lecturers and students, and 6) the fulfillment of professionalism demands of lecturers included in the tri dharma of higher education.

Sharia Economics Course is an elective course presented in semester five (5) or odd semester in the Economic Education Study Program. This course has MK EKO227 code and 2 credits are presented. In the implementation of Islamic economic lectures, several obstacles occur and quite disturbing lecture activities, among others, most of the lecture participants are students from Nusa Tenggara and Kalimantan who are non-Muslim, so that they experience difficulties in understanding and reciting the Qur'an, several terms in Islamic economics. The second obstacle is that the books on the market are very diverse and contain many verses of the Qur'an as well as some hadith quotes that are also obstacles for students. So that researcher as lecturers of Islamic economics courses is obliged to help students solve problems in Islamic economic lecture activities that are expected to be overcome through this Islamic economics textbook.

Some of the material presented or discussed in this book include: an introduction to Islamic economics, classical and contemporary Islamic economic thought, assets and ownership in Islam, usury, gharar, maysir, Islamic banks, Islamic bank products, zakat, dinar and dirham , Islamic insurance, Baitul Maal Wat Tamwil, as well as various types of existing elements in Islamic economics. Sharia economics today is a discussion that is so trendy, this is evidenced by the increasing number of financial institutions that are labeled sharia. Basically, the difference between conventional financial service institutions and Islamic financial service institutions lies in fulfilling aspects of sharia principles. Where the principles of Islamic economics are all things referring to the Qur'an and the Hadith.

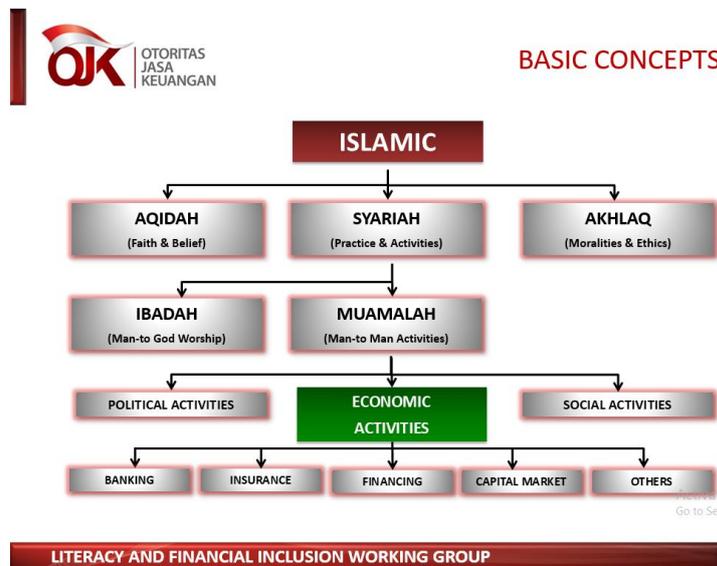


Figure 1. The Basics Concept of Sharia Economic (Sumber: OJK)

Economic life in Islam is regulated in a number of guidelines, in broad terms, namely: 1) no activities are permitted that contain elements of speculation and gambling in economic activities which may be detrimental to many parties; 2) God does not like possessions that are stockpiled or centered on just a few people, so property must move or use for business; 3) work and earn a living is a worship and must be done by everyone; 4) all things in life, including

economic activities, must be done in an honest, fair and transparent manner, based on like and without consent from any party; 5) every transaction, especially non-cash, is required to be recorded in the knowledge of a trusted witness; 6) there is awareness of the obligation to set aside assets that are the rights of others in the form of zakat, infaq or shodaqoh; 7) there is an agreement between scholars, jurists, and Islamic bankers in the World Islamic Bank who argue that bank interest is usury, and usury is haram.

In addition to those described above, there are also some prohibited matters in Islamic financial services, namely:

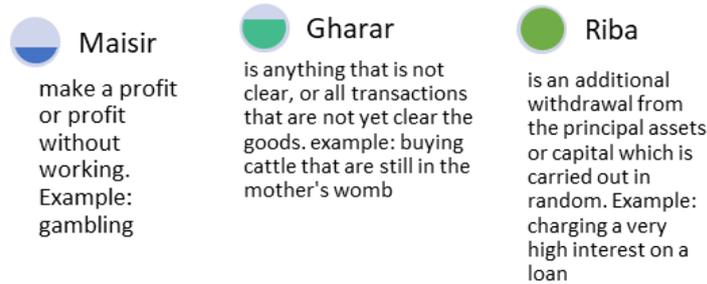


Figure 2. Islamic financial services

In this textbook also explained about the types of contracts that exist in Islamic financial institutions, as in the picture below:

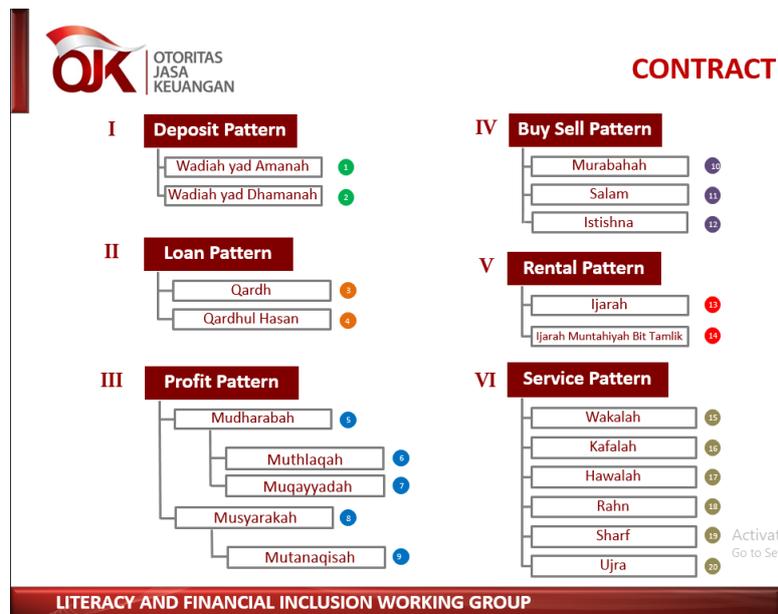


Figure 3. sub-bab of Virtue-based textbooks

In addition to Islamic economics courses, one of the courses at IKIP Budi Utomo and a characteristic of the IBU campus is culture, which consists of five pillars of virtue, namely:



Figure 4. five pillars of virtue-based

Reviewed from the KBBI website (online, 2019). The five pillars of virtue above have meanings, namely: 1) Indonesianness, the word Indonesianness comes from the basic word Indonesia. Indonesianness has a meaning about Indonesia, which has to do with Indonesia or how to develop a culture that is rooted and is in the soul. 2) Expediency is defined as terms of benefits or uses. 3) Concern means that the matter is very caring, attitudes of being concerned (apprehensive), social: attitudes of being heed (apprehensive) of something happening in society. 4) Obedience, that is obedience or obedience, and 5) Propriety, namely (per) the scales, opinions or can also be interpreted as appropriateness, suitability or also suitability, compatibility.

The five pillars of virtue above are not all included in the discussion in the Islamic economics textbook, but only one (1) pillar is incorporated in the discussion, namely the pillar of expediency. In the pillar of expediency, the discussion included in this textbook is the benefit of Islamic economics for the Indonesian economy. There are several benefits felt from the existence of sharia economy for the Indonesian economy, including:

- Islamic banks as financial services performers have contracts and conditions that are different from conventional banks, this tends to benefit the community because the contract or applicable conditions do not burden consumers only.
- Indonesian people who want to open a business are greatly helped by the existence of Islamic banks, one of which is through a loan agreement that is mudharabah, and also the bank does not burden customers with costs that are out of reach
- Islamic banks also provide low-cost loans free of charge
- One of the principles of Islamic banks is to promote justice, prosperity, and economic equality
- If at any time the country experiences a monetary crisis, users of Islamic banks will not be affected because Islamic banks in their operational activities do not use the concept of interest or usury s.

Until now, in Indonesia, there are 13 Sharia Commercial Banks and 21 Sharia business units spread throughout Indonesia.

## II. METHODS

Conducting this research at IKIP Budi Utomo Economic Education Study Program using Research and Development (R&D) research methods. R&D can be interpreted as a research method used to produce certain products that have been conducted various tests and assessments. In the book by Sugiyono, it is written that development research according to Borg and Gall is "research and development is a powerful strategy for improving practice [3]. It is a process used to develop and validate educational products, or it can be interpreted that "research development is a powerful strategy for improving practice. It is a process used to develop and assess educational products. " The educational products referred to above must contain four (4) elements, among others:

- Products not only hardware such as modules, textbooks, videos or films, but also software such as curriculum, learning models, learning procedures, etc.
- The product developed is a new product and / or modifies an existing product
- Products that are developed truly have benefits for the world of education
- Products that have been developed can be accounted for both practically and scientifically.

Amile and Renesnes said that development research is "a process of developing educational devices that have been carried out through a series of research and using various methods in a stage". Whereas Seels and Richey stated that research and development is "a systematic study of the design, development, and evaluation of programs, processes and learning products that meet the validity, practical and effective criteria" [4]. In practice, the development of design in research development has several stages, namely:

- Determine the product design to be developed (mortgage design)
- Determine and describe the tasks of various parties involved in research
- Determine the needs for facilities and infrastructure that will be used during the study
- Determine the stages of implementing the field test

The implementation of this study uses the Dick and Carey instructional model [5]. In the Dick and Carey instructional model there are 10 stages, but this study only uses 9 stages, as shown in the figure below: 1) Identity the purpose of general lectures, 2) Recognize the input, characteristics and the characteristics of students participating in Islamic economics courses, 3) conduct material analysis of Sharia economics courses, 4) Formulate specific objectives of Islamic economics courses, 5) Develop references test items in textbooks, 6) Develop instructional strategies, 7) develop and write instructional media tools and tools, 8) Design and carry out formative evaluations, 9) Design and carry out summative evaluations.

The steps in this Dick and Carey model are similar as described by Syaodih regarding the procedure of conducting research and development, which are used, namely: 1) descriptive method, used in preliminary research to collect data on existing conditions, which include the condition of old products or those that already exists as a comparison with new products, conditions of users such as students or lecturers, conditions of supporting factors or other inhibiting factors; 2) evaluation method, useful for testing the development of a new product, which has gone through various trials and evaluating each trial; and 3) experimental methods are used to test the efficacy of the products produced.

The research was located at IKIP Budi Utomo Malang Campus C which is located at Jalan Citandui number 46, Purwantoro Village, Blimbing District, Malang City. The study was conducted on a 2016 batch of 70 students. Data collection using a questionnaire instrument. The questionnaire, besides being used for data collection from students, is also used to obtain data from experts as well as from test results. Experts or validators in this study consist of media experts, linguists, and material experts. The test carried out in the study consisted of small-scale tests and large-scale tests.

### III. RESULT AND DISCUSSION

The development of this textbook has nine steps that become the stages in its research, namely 1) Identifying the objectives of general lectures, 2) Recognizing the input, characteristics, and characteristics of students participating in Islamic economics courses, 3) Conducting analysis of Islamic economic subjects, 4) Formulating specific objectives of the course Islamic economics, 5) Develop reference test items in textbooks, 6) Develop instructional strategies, 7) Develop and write instructional textbook tools and media, 8) Design and carry out formative evaluations, 9) Design and carry out summative evaluations. Before testing the students, pretest and posttest are conducted in order to find out the improvement in the results of sharia economic lectures. The results of the pretest were 72.5% and after using the textbook or posttest test the average results obtained were 83.6%. So as a whole it can be concluded that the textbook of Islamic economics based on virtue developed is included in the appropriate category for use.

The results of this research development in the form of textbooks on Islamic economics based on virtue have been tested and validated by three experts namely material experts (economics and virtue), media experts and linguists. There are two material experts in this study, namely Islamic economics material experts and material matter experts. The expert on sharia economics material chosen is a lecturer who masters economics and has the academic rank of Lector and understands about sharia economics, while the subject matter of virtue is a lecturer with the academic

position of associate professor and has mastered material on Principality. From sharia economics material experts, the value of validation was 83.3% and the material expert expertise was 75.2%. The selected media experts are lecturers who have excellent mastery of learning, so they can provide excellent input and advice in validation activities in order to get good textbooks. From media experts, the test results were 78.6%. The third expert is a linguist and is a lecturer who is an expert in the field of language, is a doctor in the field of Indonesian language as well as an academic position of the head lecturer, so that he can assess or validate this textbook in accordance with good Indonesian or in accordance with improved spelling. Linguists gave a test result of 81.7%.

In addition to the three experts, this textbook has also been conducted twice on student tests, namely a small scale test and a large scale test. A small scale test was conducted involving 40 students of the 2016 class, while a large scale test involved 70 students. A small scale test is carried out by applying and testing the material of Chapters 1 and 2, and gets a response from students who are in good qualifications or equivalent to the percentage level of 82.6%. Whereas a large-scale trial conducted on 70 students by examining material Chapters 4 and 5 got good results or equal to the percentage level of 86.3%.

From the results of the pre-test and post-test, validation on several experts and small-scale and large-scale tests, it was found that the Islamic economics textbook based on Islamic economics is included in both criteria and is included in the appropriate category for use in Islamic economic lectures for students in economic education study programs.

As a country with the world's largest Muslim citizens, the government of Indonesia has been integrating Islamic education in its school curriculum from elementary until senior high levels [6]. Since the opening of specialization professors and students have encountered several problems connected with learning, the main of which is insignificant availability of special literature. This is largely a consequence of the underdevelopment of the scientific direction on the fundamentals of Islamic economics in Russia and the lack of textbooks on the federal level [7]. In these circumstances, the University staff has prepared and published a series of educational publications, including textbooks, lectures, guidelines, covering all the main sections of the Islamic economics and the economy of Islamic countries.

Although most Muslim nations have relatively low levels of per capita income and the accompanying features of such underdevelopment, their economies are quite different not only from each other but also from Muslim economies in the past [8]. These actual economic systems are not the subject of this study, for I am more interested in how Muslims define their future than how they view their present or past. In this study related to the existence of virtue-based, this can develop textbooks that explore the Islamic economy.

However, virtue-based approaches, which challenge the notion of the moral obligation itself, have not yet been fully explored within higher education [9]. Onward, including the development of virtue-based or excellences of character, is a life-long task, and the need for narrative unit in human lives is taken seriously within a virtue-based approach, because: "the good life cannot be discussed if the sense of that life is lost in its atomization into a series of unrelated acts" [10].

#### IV. CONCLUSION

The development of Virtue-Based Sharia Economics textbooks conducted at the Economic Education Study Program is a study that uses research and development techniques. The implementation of this research is based on the majority of participants in Islamic economics courses who are non-Muslim, thus experiencing difficulties in using textbooks because there are many verses of the Qur'an. Based on the results of the pretest and posttest, the results of expert validation as well as small-scale and large-scale tests obtained the results that Virtue-Based Sharia Economics textbooks are included in the criteria of good and feasible to use. These actual economic systems are not the subject of this study, for I am more interested in how Muslims define their future than how they view their present or past. In this study related to the existence of virtue-based, this can develop textbooks that explore the Islamic economy.

#### ACKNOWLEDGEMENTS

We would like to thank the Research and Service Center for the IKIP Budi Utomo community in Malang and all parties who helped this research.

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