



**Universitas Negeri Surabaya**  
**Faculty of Economics and Business**  
**Islamic Economics Undergraduate Study Program**

Document Code

**SEMESTER LEARNING PLAN**

<b>Courses</b>	<b>CODE</b>	<b>Course Family</b>	<b>Credit Weight</b>	<b>SEMESTER</b>	<b>Compilation Date</b>																																																																																			
MPK - Ekis - Sharia Financial Institution Risk Management	6020203101	Study Program Elective Courses	T=1 P=0 ECTS=1.59	6	November 26, 2022																																																																																			
<b>AUTHORIZATION</b>		<b>SP Developer</b>	<b>Course Cluster Coordinator</b>	<b>Study Program Coordinator</b>																																																																																				
		Clarashinta Canggih, S.E, CIFP	Clarashinta Canggih, S.E, CIFP	Dr. Ahmad Ajib Ridlwan, S.Pd., M.SEI.																																																																																				
<b>Learning model</b>	Project Based Learning																																																																																							
<b>Program Learning Outcomes (PLO)</b>	<b>PLO study program that is charged to the course</b>																																																																																							
	<b>PLO-5</b>	Mastering theoretical concepts in the fields of Islamic Economics, Islamic Business and Islamic Finance in general and specifically to solve problems procedurally in accordance with the scope of work.																																																																																						
	<b>Program Objectives (PO)</b>																																																																																							
	<b>PO - 1</b>	Able to master the theory of risk management of Islamic financial institutions.																																																																																						
	<b>PO - 2</b>	Able to provide guidance in selecting various alternative solutions and able to communicate alternative solutions																																																																																						
	<b>PO - 3</b>	Able to apply knowledge related to risk management in solving problems related to sharia financial institutions in general by utilizing science and technology																																																																																						
	<b>PLO-PO Matrix</b>																																																																																							
		<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>P.O</td> <td colspan="4">PLO-5</td> </tr> <tr> <td>PO-1</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PO-2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PO-3</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>				P.O	PLO-5				PO-1					PO-2					PO-3																																																																			
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<b>PO Matrix at the end of each learning stage (Sub-PO)</b>																																																																																								
	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td rowspan="2">P.O</td> <td colspan="16">Week</td> </tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td> </tr> <tr> <td>PO-1</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>PO-2</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>PO-3</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>				P.O	Week																1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	PO-1																	PO-2																	PO-3																
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<b>Short Course Description</b>	This course provides an introduction to risks in Sharia Financial Institutions for undergraduate students. It covers issues, techniques, and concepts in risk management. Risk management is the ability to identify, analyze, evaluate and absorb risks that enable Islamic Financial Institutions to manage risks within their organizations. This course consists of theory and practice that measures types of risk and their management. Delivery of courses through project-based learning with integration in internship activities along with lectures and discussions. At the end of the lecture, students will have sufficient knowledge about the risk register of Sharia Financial Institutions.																																																																																							
<b>References</b>	<b>Main :</b>																																																																																							
	<ol style="list-style-type: none"> <li>1. Javaria, K., &amp; Masood, O. 2019. Risk Management Implementation and Solutions for Islamic Banking and Finance. Cambridge Scholars Publishing.</li> <li>2. Rustam, Bambang Rianto. 2019. Manajemen Risiko: Prinsip, Penerapan, dan Penelitian (e3). Jakarta: Salemba Empat</li> <li>3. Bambang Rianto Rustam. 2018. Manajemen Risiko Perbankan Syariah di Era Digital: Konsep dan Penerapan di Indonesia (e2). Jakarta : Salemba Empat</li> <li>4. Hanafi, Mamduh M., 2014. , Manajemen Risiko Edisi Kedua. UPP STIM YKPN</li> </ol>																																																																																							
	<b>Supporters:</b>																																																																																							
<b>Supporting lecturer</b>	Clarashinta Canggih, S.E., CIFP.																																																																																							
<b>Week-</b>	<b>Final abilities of each learning stage (Sub-PO)</b>	<b>Evaluation</b>	<b>Help Learning, Learning methods, Student Assignments, [ Estimated time]</b>	<b>Learning materials [References]</b>	<b>Assessment Weight (%)</b>																																																																																			

		Indicator	Criteria & Form	Offline ( offline )	Online ( online )		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Formulate a general picture of risks within the company	1. Able to describe the concept of risk 2. Able to describe risk characteristics 3. Able to describe the types of risk	<b>Criteria:</b> Assessment rubric  <b>Form of Assessment :</b> Portfolio Assessment	Workshop and group discussion 3 X 170		<b>Material:</b> 1. Concept of risk and uncertainty 2. Characteristics of risk 3. Types of risk <b>Reader:</b> <i>Rustam, Bambang Rianto. 2019. Risk Management: Principles, Applications, and Research (e3). Jakarta: Salemba Empat</i>  <b>Material:</b> 1. Concept of risk and uncertainty 2. Characteristics of risk 3. Types of risk <b>Reference:</b> <i>Javaria, K., &amp; Masood, O. 2019. Risk Management Implementation and Solutions for Islamic Banking and Finance. Cambridge Scholars Publishing.</i>	5%
2	Describe the process and components of risk management	1. Able to explain the concept of risk management 2. Able to explain the risk management process 3. Able to formulate the parties involved in handling risks in the company	<b>Criteria:</b> Student Worksheets  <b>Form of Assessment :</b> Portfolio Assessment	Studying; Discussion 3 X 170		<b>Material:</b> 1. Risk Management Concept 2. Risk Management Process 3. Parties involved in managing risk in the company <b>Library:</b> <i>Rustam, Bambang Rianto. 2019. Risk Management: Principles, Applications, and Research (e3). Jakarta: Salemba Empat</i>  <b>Material:</b> 1. Concept of risk and uncertainty 2. Characteristics of risk 3. Types of risk <b>Reference:</b> <i>Javaria, K., &amp; Masood, O. 2019. Risk Management Implementation and Solutions for Islamic Banking and Finance. Cambridge Scholars Publishing.</i>	5%

3	Describe the process and methods of identification and compile a risk register	<ol style="list-style-type: none"> <li>1. Describe the risk identification process</li> <li>2. Compile a risk list</li> <li>3. Able to create a risk register</li> </ol>	<b>Criteria:</b> Student Worksheet Grading Rubric  <b>Form of Assessment :</b> Portfolio Assessment	Discussion Lecture 3 X 170		<b>Material:</b> 1. Risk identification process 2. Risk Register 3. Risk Register <b>Reader:</b> Rustam, Bambang Rianto. 2019. Risk Management: Principles, Applications, and Research (e3). Jakarta: Salemba Empat	5%
4	Describe the objectives and methods of risk measurement	<ol style="list-style-type: none"> <li>1. Able to describe the purpose of risk measurement</li> <li>2. Be able to explain the use of statistical concepts (probability) to measure risk</li> <li>3. Able to carry out risk measurements</li> </ol>	<b>Criteria:</b> Assessment rubric  <b>Form of Assessment :</b> Portfolio Assessment	Studying; Discussion 3 X 170		<b>Material:</b> risk measurement <b>Reference:</b> Rustam, Bambang Rianto. 2019. Risk Management: Principles, Applications, and Research (e3). Jakarta: Salemba Empat	5%
5	Analyzing operational risks: HR function risks	<ol style="list-style-type: none"> <li>1. Describe operational risks</li> <li>2. Able to explain sources of HR risk</li> <li>3. Able to measure the risk of work accidents</li> </ol>	<b>Form of Assessment :</b> Practice / Performance	Discussion; Project Based Learning 3 X 170		<b>Material:</b> HR Risk Management <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
6	Analyzing operational risks to design decision making: operations/production function risks	<ol style="list-style-type: none"> <li>1. Able to explain sources of production/operation risks</li> <li>2. Able to measure production risks</li> <li>3. Able to formulate prevention and handling of production/operation risks</li> </ol>	<b>Form of Assessment :</b> Practice / Performance	Discussion; Project Based Learning 3 X 170		<b>Material:</b> Operational Risks <b>Library:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
7	Analyze marketing function risks to design decision making	<ol style="list-style-type: none"> <li>1. Able to explain the sources of marketing risk</li> <li>2. Able to measure marketing risk</li> <li>3. Able to describe marketing risk management programs</li> <li>4. Able to apply the portfolio concept in marketing decisions</li> </ol>	<b>Form of Assessment :</b> Practice / Performance	Discussion; Project Based Learning 3 X 170		<b>Material:</b> Marketing Risks <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
8	Prepare RKL	Prepare an activity plan for the industrial MPK (Work Practice Internship) integration project according to the MBKM Internship guidelines for the Islamic Economics Study Program	<b>Criteria:</b> RKL Assessment Rubric  <b>Form of Assessment :</b> Project Results Assessment / Product Assessment	Project Based 3 X 170			20%

9	Describe and analyze environmental risks	<ol style="list-style-type: none"> <li>1. Able to explain sources of environmental risk</li> <li>2. Can describe environmental risk management programs</li> </ol>	<b>Criteria:</b> Performance Assessment Rubric  <b>Form of Assessment</b> : Practice / Performance	Project Based Learning; Discussion 3x170		<b>Material:</b> Environmental Risk <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
10	Analyze market risks to design decision making	Able to understand market risks	<b>Criteria:</b> Performance Assessment Rubric  <b>Form of Assessment</b> : Practice / Performance	Project Based Learning; Discussion 3x170		<b>Material:</b> Marketing Risks <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
11	Analyze market risks to design decision making	<ol style="list-style-type: none"> <li>1. Able to understand the concept of market risk</li> <li>2. Able to analyze market risk</li> </ol>	<b>Form of Assessment</b> : Practice / Performance	Project Based Learning; Discussion 3x170		<b>Material:</b> Marketing Risks <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	2%
12	Analyze credit risk to design decision making	<ol style="list-style-type: none"> <li>1. Able to understand the concept of credit risk and its sources</li> <li>2. Able to describe qualitative assessments in credit risk measurement</li> </ol>	<b>Form of Assessment</b> : Practice / Performance	Project Based Learning 3x170		<b>Material:</b> Credit Risk <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	3%
13	Analyze credit risk to design decision making	<ol style="list-style-type: none"> <li>1. Able to understand the concept of credit risk and its sources</li> <li>2. Able to describe qualitative assessments in credit risk measurement</li> <li>3. Able to analyze credit risk using the company rating method.</li> <li>4. Able to analyze credit risk using the RAROC method.</li> <li>5. Able to analyze credit risk with the credit scoring method using the Zaltman model and linear model.</li> <li>6. Able to analyze credit risk using term structure and credit matrix methods</li> </ol>	<b>Form of Assessment</b> : Practice / Performance	Project Based Learning 3x170		<b>Material:</b> Credit Risk <b>Reader:</b> Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat	5%

14	Formulate and analyze risk prevention and control	<ol style="list-style-type: none"> <li>1. Able to formulate risk avoidance techniques</li> <li>2. Able to formulate risk retention techniques</li> <li>3. Able to formulate risk transfer techniques</li> <li>4. Able to formulate alternative decisions to prevent and control risks</li> </ol>	<b>Criteria:</b> Performance Assessment Rubric  <b>Form of Assessment :</b> Practice / Performance	Project Based Learning 3x170		<b>Material:</b> Credit Risk <b>Reader:</b> <i>Bambang Rianto Rustam. 2018. Sharia Banking Risk Management in the Digital Era: Concept and Application in Indonesia (e2). Jakarta : Salemba Empat</i>	5%
15	Describe the transfer of risk through insurance and reinsurance	<ol style="list-style-type: none"> <li>1. Able to explain the function of insurance in handling risk</li> <li>2. Able to explain the principles and elements of insurance</li> <li>3. Able to describe insurance contracts</li> <li>4. Able to explain the function of reinsurance</li> </ol>	<b>Form of Assessment :</b> Practice / Performance	Project Based Learning; Discussion 3x170			5%
16	Prepare and Present the Final Project Report	<ol style="list-style-type: none"> <li>1. Carry out a risk assessment on the division/department or LKS where the internship is taking place</li> <li>2. Identify risks, sources, causes, levels and grades of risks in the LKS division/department/unit where the internship takes place</li> <li>3. Identify impacts and mitigation that has been carried out</li> <li>4. Compile a risk register</li> <li>5. Prepare the final Internship report</li> </ol>	<b>Criteria:</b> <ol style="list-style-type: none"> <li>1. Final Internship Report Assessment Rubric</li> <li>2. Performance Assessment Rubric</li> </ol> <b>Form of Assessment :</b> Project Results Assessment / Product Assessment	Project Based Learning 3x170			30%

#### Evaluation Percentage Recap: Project Based Learning

No	Evaluation	Percentage
1.	Project Results Assessment / Product Assessment	50%
2.	Portfolio Assessment	20%
3.	Practice / Performance	30%
		100%

#### Notes

1. **Learning Outcomes of Study Program Graduates (PLO - Study Program)** are the abilities possessed by each Study Program graduate which are the internalization of attitudes, mastery of knowledge and skills according to the level of their study program obtained through the learning process.
2. **The PLO imposed on courses** are several learning outcomes of study program graduates (CPL-Study Program) which are used for the formation/development of a course consisting of aspects of attitude, general skills, special skills and knowledge.
3. **Program Objectives (PO)** are abilities that are specifically described from the PLO assigned to a course, and are specific to the study material or learning materials for that course.
4. **Subject Sub-PO (Sub-PO)** is a capability that is specifically described from the PO that can be measured or observed and is the final ability that is planned at each learning stage, and is specific to the learning material of the course.
5. **Indicators for assessing** ability in the process and student learning outcomes are specific and measurable statements that identify the ability or performance of student learning outcomes accompanied by evidence.
6. **Assessment Criteria** are benchmarks used as a measure or measure of learning achievement in assessments based on predetermined indicators. Assessment criteria are guidelines for assessors so that assessments are consistent and unbiased. Criteria can be quantitative or qualitative.
7. **Forms of assessment:** test and non-test.
8. **Forms of learning:** Lecture, Response, Tutorial, Seminar or equivalent, Practicum, Studio Practice, Workshop Practice, Field Practice, Research, Community Service and/or other equivalent forms of learning.
9. **Learning Methods:** Small Group Discussion, Role-Play & Simulation, Discovery Learning, Self-Directed Learning, Cooperative Learning, Collaborative Learning, Contextual Learning, Project Based Learning, and other equivalent methods.
10. **Learning materials** are details or descriptions of study materials which can be presented in the form of several main points and sub-topics.
11. **The assessment weight** is the percentage of assessment of each sub-PO achievement whose size is proportional to the level of difficulty of achieving that sub-PO, and the total is 100%.
12. TM=Face to face, PT=Structured assignments, BM=Independent study.

