



FINAL EXAM OF ODD SEMESTER FY 2020/2021

Study Program/class : Islamic Economics/A
Exam Subject : Introduction to Islamic Finance
Day/Date : Tuesday, January 5, 2021
Examiner Lecturer : Dr. H. Nur Kholis, S.Ag, SEI, M.Sh.EcNatural
Time/ : according to schedule/

ELO: Mastering concepts and theories regarding the Islamic finance and business industry on a local, national and international scale.

Question numbers 1-5 (testing CPMK 3 and 4)

CPMK 1: Students are able to understand and explain the theories and concepts of the Islamic financial system and their differences from conventional financial systems

CPMK 2: Students are able to understand and explain the concepts and theories of transactions and business in Islamic finance

CPMK 3: Students are able to understand and explain the types of financial institutions and instruments, both sharia and conventional.

CPMK 4: Students are able to understand and explain *fintec* both sharia and conventional.

Note: CPMK 1 and 2 have been tested on UTS

Answer the following questions!

1. Make an infographic or concept map related to the classification of financial service institutions into banking and IKNB, by stating the meaning and the number of updated institutions. One page infographic is enough! (maximum score of 20)
2. Describe the basic framework and infrastructure of the current Islamic finance landscape in Indonesia! Then explain the elements in it with the classification of roles as regulators, supervisors, and business actors, and others that are relevant! (maximum score of 20)
3. Describe and explain the Islamic financing business model? Why from the customer's perspective, the margin price for Islamic financing is more expensive than Islamic banking? Explain why retirement is not only the right of civil servants, the military and the police, but also the right of all citizens! Explain what is meant by Sharia fintech, give an example! (maximum score of 20)
4. Make a concept map/infographic of Islamic banking in Indonesia, in terms of regulation and supervision, the products and services offered, and the pattern and type of contract applied! Mention in the concept map/infographic related to fintech services at Islamic banks! (maximum score of 20)



5. Explain the difference between Sharia insurance and Sharia insurance! Explain why Sharia insurance and Sharia insurance are needed? What contracts are applied to Sharia insurance and Sharia guarantees? Mention Islamic social finance instruments and explain how they are implemented in Indonesia! (maximum score of 20)

Instructions/material questions

1. Work carefully and completely.
2. Work independently. If it is found that there are 2 or more students who have the exact same answer, then all owners of the same answer will immediately get a D. So, never give your answer to someone else.
3. For narration, typed using the font calibri or similar, size 12.
4. Collect exam results in word/pdf form in the assignment room on Google Classroom according to the predetermined UAS schedule.
5. If the results of the work are collected outside the specified time limit, then the student concerned is considered not to have taken the UAS.
6. Happy working, good luck, useful knowledge and mubarakah.

Verification of Odd Semester Questions FY 2020/2021		
Implementer of verification (Head of Study Program/SekProdi/KaDep/KBK Representative)	Verification date	Initial