DEVELOPMENT MODEL OF MINI BANK AND BUSINESS CLINICS LABORATORY AT PTKIN

Deni Kamaludin Yusup\textsuperscript{A}, Dadang Husen Sobana\textsuperscript{B}, Elsa Yulandri\textsuperscript{C}

\begin{tabular}{|l|l|}
\hline
\textbf{ARTICLE INFO} & \textbf{ABSTRACT} \\
\hline
Article history: & Purpose: The aim of this study is to examine the development model of mini bank and business clinic laboratory at PTKIN. The existence of mini bank and business clinics laboratory facilities at the university is very needed to prepare the qualified and professional graduates in accordance with the user needs. \\
& Theoretical Framework: The presence of mini bank and business clinic laboratory at universities is very necessary to educate, train, and equip the students with various practical skills and internship experiences so that they become the qualified and ready-to-use graduates. \\
Received 26 September 2022 & Design/Methodology/Approach: This research uses a descriptive-empirical method and a qualitative-comparative approach to examine the development model of a mini bank and business clinic laboratory at PTKIN, which the data sources refer to the interview with the informants from five public universities in Indonesia and also various related literatures. \\
Accepted 16 November 2022 & Findings: The results indicate that each university has a different model in developing mini bank and business clinic laboratory at PTKIN. Therefore, all university are required to play a role in preparing the graduates who have the knowledge and professional skills both are theoretically and practically through mini bank and business clinic laboratory. \\
Keywords: & Research, Practical & Social Implications: The study examines that the practice of mono-disciplinary, inter-disciplinary, and multi-disciplinary approaches is the pattern of alternative development to equip the students with excellent knowledge and skills. In addition, the students can also develop their abilities in business clinics which are managed through collaboration between universities and stakeholders. \\
Development; Model; Mini Bank; Business Clinics; Laboratory. & Originality/Value: The value of the research originality on the development model of a mini bank and business clinic laboratory at PTKIN became an explanatory research based on the results of previous research conducted by the other researchers in Indonesia. \\
\hline
\end{tabular}

Doi: https://doi.org/10.26668/businessreview/2022.v7i4.e494

\textsuperscript{A} Doctor. Faculty of Islamic Economic and Business. UIN Sunan Gunung Djati, Bandung - Indonesia. E-mail: dkyusup@uinsgd.ac.id Orcid: https://orcid.org/0000-0001-5480-3069
\textsuperscript{B} Doctor. Faculty of Islamic Economic and Business. UIN Sunan Gunung Djati, Bandung - Indonesia. E-mail: dadanghusenosobana@uinsgd.ac.id Orcid: https://orcid.org/0000-0002-0531-3431
\textsuperscript{C} Master.Faculty of Islamic Economic and Business. UIN Sunan Gunung Djati, Bandung - Indonesia. E-mail: elsayulandri@uinsgd.ac.id Orcid: https://orcid.org/0000-0001-5072-2894
MODELO DE DESARROLLO DE MINI LABORATORIO DE CLÍNICAS BANCARIAS Y EMPRESARIALES EN PTKIN

RESUMEN

Propósito: El objetivo de este estudio es examinar el modelo de desarrollo del mini banco y el laboratorio de la clínica comercial en PTKIN. La existencia de instalaciones de laboratorio de mini bancos y clínicas comerciales en la universidad es muy necesaria para preparar a los graduados calificados y profesionales de acuerdo con las necesidades de los usuarios.

Marco Teórico: La presencia de mini bancos y laboratorios de clínicas comerciales en las universidades es muy necesaria para educar, capacitar y equipar a los estudiantes con diversas habilidades prácticas y experiencias de pasantías para que se conviertan en graduados calificados y listos para usar.

Diseño/Metodología/Abordaje: Esta investigación utiliza un método descriptivo-empírico y un enfoque cualitativo-empírico para examinar el modelo de desarrollo de un mini laboratorio de clínica empresarial en PTKIN, la existencia de instalaciones de laboratorio en PTKIN, cuyas fuentes de datos se refieren a entrevista con los informantes de cinco universidades en Indonesia y también varias literaturas relacionadas.

Resultados: Los resultados indican que cada universidad tiene un modelo diferente en el desarrollo de mini banco y laboratorio de clínica empresarial en PTKIN. Por lo tanto, se requiere que todas las universidades realicen un papel en la preparación de los graduados que tengan el conocimiento y las habilidades profesionales en la teoría como en la práctica.

Implicaciones de investigación, prácticas y sociales: El estudio examina que la práctica de enfoques monodisciplinarios, interdisciplinarios y multidisciplinarios es el patrón de desarrollo alternativo para equipar a los estudiantes con excelentes conocimientos y habilidades. Además, los estudiantes también pueden desarrollar sus habilidades en clínicas empresariales que se gestionan a través de la colaboración entre universidades y partes interesadas.

Originalidad/Valor: El valor de la originalidad de la investigación sobre el modelo de desarrollo de un mini banco y laboratorio de clínica comercial en PTKIN se convirtió en una investigación explicativa basada en los resultados de investigaciones previas realizadas por otros investigadores en Indonesia.

Palabras clave: Desarrollo, Modelo, minibanco, Clínicas de Negocios, Laboratorio.
INTRODUCTION

The existence of mini bank and business clinics laboratory facilities at the university is a primary need to prepare qualified human resources in accordance with the financial and banking industry needs (Winterhalter, Zeschky, Neumann, & Gassmann, 2017). However, not all universities are able to provide these facilities according to the needs of graduate users because they do not have adequate mini bank and business clinics laboratory facilities (Zhu & Cheng, 2001). These can help the students to develop their knowledge, practical skills, personality, and managerial in economics, finance, and business (Rowland & Gardner, 1973). Moreover, the need for qualified human resources for the industrial challenges today is also inherent with the growth of financial institutions, both banks and non-bank institutions, as well as the development of industries and businesses in various sectors (Møller, 2007).

In this regard, all universities are required to be able to respond various challenges, both currently and in the future (Gagnon, 2003). In this context, all universities are also required to provide graduates who are ready to use in accordance with the user needs (Dyer & Schumann, 1993). This is based on the main goal of the university itself, which is able to contribute to the development of the qualified human resources and also able to carry out various sustainable innovations through the availability of higher education infrastructure such as laboratory and business clinics facility (Qing, 2007).

The development of mini bank laboratory and business clinics facility at university is an absolute necessity in line with the increasing development of Islamic banking and non-bank financial institutions in Indonesia (Amalia & Al-Arif, 2013). This is indicated by the increasing of the number of Islamic bank and non-bank financial institutions in Indonesia in the recent years, as well as the total assets owned. For instance, it is recorded in the statistical data of the Financial Services Authority, the number of Islamic Commercial Banks in 2008 was 3 banks and in July 2017, it is increased to 13 Islamic Commercial Banks, such as Bank Muamalat Indonesia, BNI Syariah, BRI Syariah, BTPN Syariah, Bukopin Syariah, Bank Mandiri Syariah, Panin Syariah Bank, Mega Syariah Bank, Victoria Syariah Bank, Bank Jabar Banten Syariah, BCA Syariah, Maybank Syariah Bank, and most recently joined was Bank Aceh Syariah (OJK, 2019).

Likewise, Islamic Business Units, there were 28 units and currently it has changed to 21 units because some of these have spin-offs from the parent bank institutions. Meanwhile, the number of Islamic Rural Banks is initially amounted to 124, which was noted in July 2017 increased sharply to 167. The total assets owned by Islamic Commercial Banks in July 2017 amounted to 269,938 Billion Rupiah; Islamic Business Units amounted to 108,648 Billion
Rupiah, and Islamic Rural Banks amounted of 9.912 Trillion Rupiah. Moreover, the number of Sharia Microfinance Institutions is also continued to grow of 165 and all of them have obtained operational permits from the Financial Services Authority with total assets above 300.01 Billion Rupiah in July 2017 (OJK, 2019).

Since the 1970s, Muslims in various countries have tried to establish Islamic banks. The purpose of establishing these Islamic banks in general is to promote and develop the application of Islamic principles, but they are still constrained by the lack of adequate human resources. The development of Islamic banking and financial institutions has not yet in line with the availability of qualified human resources (Munawir, 2005). Until now, there is still a gap in human resources both in quantity and quality (Makruflis, 2019). This problem can be seen in the educational curriculum at the university which it still does not meet the user expectations. It is inherent with the relevance problem regarding on the link and match between the needs of the financial industry and economics-business education programs at universities, as well as the lack of socialization and literacy among the community.

The crucial problem faced by universities today is how to prepare and produce the competent graduates according to the user needs (Curley & Formica, 2008). The availability of human resources in Islamic banking and non-bank financial institutions have not been fully met through short-term and instant upgrades programs through training or short course for all Islamic bank practitioners (Firkiawan, 2018). Based on the reason, university is required to play a role in preparing graduates who have the knowledge, professional skills, and qualified managerial attitudes in the fields of economics, finance, and Islamic banking (Zuhroh, 2012). One of the efforts to meet these expectations is in need of developing a laboratory and business clinic facility at university in order to improve the competence of graduates (Mashadi & Irawan, 2017).

The objective conditions today shows that some universities have several weak, such as, first, the curriculum and learning process provided to students is still too much theoretical and less practical content; second, the facilities and infrastructure in learning activities are not adequate and owned by the universities (i.e. mini bank, accounting and banking computer laboratories, business clinics, and investment galleries, etc.); and third, the operational costs of providing education will certainly be greater because the learning of subjects based on expertise practicum is transferred to field practice in various companies that are still so far from the university location.

Based on the above research problems, all universities certainly need to make various innovations and breakthroughs efforts to improve the quality of graduates, for instance through
the provision and development of mini bank laboratory and business clinics. This can be done through cooperation with other parties (corporate partners) in the form of symbiotic mutualism cooperation to create superior, competitive, and noble human resources. In the other words, the existence of mini bank and business clinics laboratory at university can contribute to the acceleration of the development of Islamic banks and financial institutions.

LITERATURE REVIEW

The Urgency of Mini Bank and Business Clinics Laboratory

The urgency of mini bank and business clinics laboratory for the students and lecturers at PTKIN is to become a forum for lecturers and students to develop their abilities in solving economic and business problems faced by society and the future of work (Riwajanti, Susilowati, & Amalia, 2021). Then, this business clinic can be a place of study that has a function to overcome and solve various economic problems both academically and non-academically (Fauziah, Senjiati, Rizki, & Hidayat, 2019). Finally, this business clinic is an integral part of an academic laboratory that has a community service function in accordance with the Third Role of Higher Education. This business clinic, which is under the auspices of Faculty of Islamic Economics and Business, will later become a facility for the four study programs, namely Islamic Financial Management, management, Islamic Economics, and Islamic Accounting, etc.

The management of this business clinic will be aimed at fostering and developing the ability to increase the presence of MSMEs in West Java to be more advanced, superior and independent. Then, the business clinic aims to increase the role of MSMEs in contributing to income for West Java. Besides that, it also creates business consultants, financial consultants, reliable marketers, and also new entrepreneurs who were born and raised at Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung (Interview Report, 2021).

In this regard, the urgency of this business clinic will greatly impact the academic community, because in this place they will apply business-related knowledge that is taught in class. So far, there are no business clinics at PTKIN that can serve as various examples of implementation and there are only management laboratories, marketing management, entrepreneurship and business. Besides that, the business clinics itself is certainly different from the laboratory. Therefore, through experiences at business clinics of the Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung, they will also focus on mentoring, coaching, training MSMEs, and creating young entrepreneurs (Interview Report, 2021).

Based on the reason, MSMEs can get business consultations on how to develop their businesses and business management systems. In addition, they will also be trained on how to
do financial bookkeeping, do marketing, promotions that will benefit them, then be assisted in terms of their business establishment permits, and assist in obtaining business funds. This will be an integral part of the implementation of the third role of higher education for both students and lecturers as facilitators. Students can learn and practice, lecturers can become facilitators, and SMEs can be helped. Therefore, it is very important to have a business clinic in this university.

Then, the graduates of Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung are equipped with supporting knowledge about Islamic banking which in the learning process in theory and case classes is always updated and adapted to changing times. Therefore, it is hoped that the existence of a mini bank laboratory will become a unit of knowledge and practice, and also with graduate competency standards that keep up with the times, the urgency of the mini bank laboratory is very large.

**Mini Bank Laboratory Operational Design**

Operational design for the development of mini bank and business clinics laboratory in increasing competency standards related to Islamic higher education management and laboratory management (Link & Welsh, 2013). Management of Islamic higher education is a process of managing Islamic higher education institutions in an Islamic way by dealing with learning resources and other related matters to achieve the goals of Islamic education effectively and efficiently. Meanwhile, laboratory management is an attempt to manage the laboratory. Basically, laboratory management is part of Islamic higher education management, because laboratories and clinics are under the auspices and management of higher education. A laboratory and clinic that can be managed properly is largely determined by several interrelated factors. To improve efficiency and effectiveness as well as graduate competency standards, laboratories must be managed and utilized properly. No matter how good and complete a laboratory is, it will mean nothing if it is not supported by good management. So, it is necessary to design operational management and development of mini bank laboratories and business clinics in order to improve competency standards (Akbar & Kusdiana, 2020).

The main purpose of the implementation of mini bank and business clinics laboratory is to equip students with the practice of the theoretical knowledge they gain in class related to Islamic banking and business, as well as to determine the extent to which students' ability to master learning or theory in class, then also see the extent to which the course lecturers are in accordance with or not in accordance with the program plan, goals and objectives, and policies and SOPs that have been formulated. Therefore, as an educational institution, a mini bank
laboratory and business clinic, we want that all planned activities or programs to be implemented run well and minor mistakes can be minimized (Setyaningsih, 2018).

In general, the implementation of the practicum in the mini bank and business clinics laboratory includes various practical activities that have been determined according to any courses related to mini banks and business clinics. In addition, a sharing section was also held for mentor lecturers by inviting professional practitioners in their fields. This is done so that it is known what is needed by the world of work today, whether the competency standards outlined in the practicum are in accordance with the demands of the world of work. To support the practicum activities, the implementation of the mini bank and business clinic laboratory needs to be prepared and designed comprehensively (Research Report, 2021). Table 1 presents mini bank laboratory activity design.

<table>
<thead>
<tr>
<th>Practicum Type</th>
<th>Type of Activity</th>
<th>Execution Time</th>
<th>Activity Target</th>
<th>Practical Director</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic Accounting, Finance, Banking Information Systems</td>
<td>Computer Services Customer Service</td>
<td>Meeting I</td>
<td>Students</td>
<td>Practitioners</td>
</tr>
<tr>
<td></td>
<td>Teller’s Computer Practice</td>
<td>Meeting II</td>
<td>Students</td>
<td>Practitioners</td>
</tr>
<tr>
<td></td>
<td>Back Office Computer Practice</td>
<td>Meeting III</td>
<td>Students</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Basic Accounting 1 &amp; 2</td>
<td>Practice MYOB or Other Software</td>
<td>Meeting IV</td>
<td>Students</td>
<td>Lecturers</td>
</tr>
<tr>
<td>Islamic Financing Management</td>
<td>The practice of analyzing the financing of an MSME is feasible or not</td>
<td>Meeting V</td>
<td>Student &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Islamic Bank Accounting</td>
<td>Practice Cases for Determining Appropriate Contracts and Accounts</td>
<td>Meeting VI</td>
<td>Students</td>
<td>Lecturers</td>
</tr>
<tr>
<td>Islamic Management Bank</td>
<td>Banking Management Practices from a Bank Managerial Perspective</td>
<td>Meeting VII</td>
<td>Students</td>
<td>Practitioners &amp; Lecturers</td>
</tr>
<tr>
<td></td>
<td>The Practice of Disbursing Financing for Customers and the Practice of Being a Teller and CS</td>
<td>Meeting VIII</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Strategic Management &amp; Marketing of Islamic Banks</td>
<td>The Practice of Marketing Islamic Banking Products and Attracting New Customers</td>
<td>Meeting IX</td>
<td>Students</td>
<td>Practitioners &amp; Lecturers</td>
</tr>
<tr>
<td>Islamic Financing Risk Management</td>
<td>Financing Risk Analysis to be</td>
<td>Meeting X</td>
<td>Students &amp; MSME</td>
<td>Practitioners &amp; Lecturers</td>
</tr>
<tr>
<td>Management &amp; Accounting Information System</td>
<td>Management Information System Practices in Islamic Banks</td>
<td>Meeting XI</td>
<td>Students</td>
<td>Practitioners &amp; Lecturers</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>--------------------------------------------------------</td>
<td>------------</td>
<td>---------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>AIS Practice in Islamic Banks</td>
<td></td>
<td>Meeting XII</td>
<td>Students</td>
<td>Practitioners &amp; Lecturers</td>
</tr>
</tbody>
</table>

Business Clinics Laboratory Operational Design

The implementation process of practicum design at the mini bank and business clinics laboratory above is carried out through combining the third role of higher education which is more actualized in practice. Based on Research Report (2021), the meaning of combining the third role of higher education can be described in the three aspects:

1) Education and Teaching

In education and teaching, the role of the lecturer in conducting education and teaching in the classroom is very important. In class, students are provided with the knowledge they need for the world of work. With education, students should have the right rationale in deciding various things on campus and off campus. And students should have the right to obtain proper and appropriate education, such as professional lecturers, and soft skills education. In this education and teaching, theoretical knowledge and students' abilities related to Islamic banking and business are strengthened. Therefore, these business laboratories and clinics balance knowledge in the classroom and its application in business laboratories and clinics.

2) Research and Development

Research activities have a very important role in the progress of science and technology. Without research, the development of science and technology will be hampered. This research does not stand alone, but must be seen in relation to development in a broad sense, namely research is not solely for things that are needed or can be directly used by the community at the time, but it must be viewed with future projections. In other words, research in universities is not only directed at applied research, but also at the same time carrying out research in basic sciences whose benefits will only become important in the future. Through this mini bank laboratory and business clinic at Faculty of Islamic Economics and Business, it can also be a place for research for lecturers and students at Faculty of Islamic Economics and Business. The main goal is of course the development of student learning, problems in MSMEs related to access to Islamic banks and business development. With the existence of laboratories and business clinics, researchers will
be free to obtain research data so that the problems obtained will be found solutions for the development of related objects.

3) Community Services

The implementation of community service must be interpreted in the context of applying science and technology that has been developed in universities, especially as a result of various researches at Faculty of Islamic Economics and Business. Community service is a series of activities in the context of the contribution of universities to society that are concrete and directly benefited in a relatively short time. This activity can be carried out on the initiative of individuals or groups of members of the higher education academic community towards the community as well as on the initiative of the university concerned which is non-profit (not looking for profit). With this activity, it is hoped that there will be feedback from the community to universities, which can then be used as material for further development of science and technology. Community service and empowerment through mini bank laboratories and business clinics is clearly visible with the target of mini bank laboratories and business clinics at Faculty of Islamic Economics and Business is MSMEs. In this regard, the mini bank laboratory and business clinics focuses on the institution's empowerment of MSMEs through student learning. Of course, this will help MSMEs because they get coaching, training, education, tutoring, and direct practice in facilitating MSMEs. Table 2 presents mini bank and business clinics laboratory activity design.

Table 2 Mini Bank and Business Clinics Laboratory Activity Design

<table>
<thead>
<tr>
<th>Practicum Types</th>
<th>Type of Activity</th>
<th>Execution Time</th>
<th>Activity Target</th>
<th>Practical Director</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurship</td>
<td>Making Business Plan</td>
<td>Meeting I</td>
<td>Students</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Islamic Business &amp; Arbitration Law</td>
<td>Creation &amp; Signing of Employment Contract</td>
<td>Meeting II</td>
<td>Students</td>
<td>Lecturers</td>
</tr>
<tr>
<td></td>
<td>Business Dispute Resolution &amp; Islamic Arbitration</td>
<td>Meeting III</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Business Feasibility Study</td>
<td>Analyzing MSME Business Feasibility</td>
<td>Meeting IV</td>
<td>Students &amp; MSME</td>
<td>Lecturers</td>
</tr>
<tr>
<td></td>
<td>Educating MSMEs Regarding Business Feasibility</td>
<td>Meeting V</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Business Communication &amp; Business Ethics</td>
<td>Correct Practices of Business Communication &amp; Business Ethics within the Company, Consumers, &amp; Competitors</td>
<td>Meeting VI</td>
<td>Students</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Marketing Management</td>
<td>Market Survey, Target Market &amp; Market Share Analysis</td>
<td>Meeting VII</td>
<td>Students &amp; MSME</td>
<td>Lecturers</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------------------------------------</td>
<td>-------------</td>
<td>-----------------</td>
<td>-----------</td>
</tr>
<tr>
<td></td>
<td>Product Marketing Strategy</td>
<td>Meeting VIII</td>
<td>Students &amp; MSME</td>
<td>Lecturers</td>
</tr>
<tr>
<td>Islamic Business Management</td>
<td>Business Consulting Practices for MSMEs</td>
<td>Meeting IX</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td></td>
<td>Business Managerial Education for MSMEs</td>
<td>Meeting X</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
<tr>
<td>Islamic Financial Management/Financial Management of Islamic &amp; Non-Islamic Bank Institutions</td>
<td>Bookkeeping &amp; Budgeting Practices</td>
<td>Meeting XI</td>
<td>Students &amp; MSME</td>
<td>Lecturers</td>
</tr>
<tr>
<td></td>
<td>Islamic Financial Literacy Education &amp; Assisting MSMEs in Determining Financing Applications with Financial Analysis &amp; Getting Additional Capital</td>
<td>Meeting XII</td>
<td>Students &amp; MSME</td>
<td>Practitioners</td>
</tr>
</tbody>
</table>

**DATA AND METHODOLOGY**

This study uses a descriptive-empirical method and qualitative-comparative approach. The research objective is focused on analyzing the development model of mini bank and business clinics laboratory at PTKIN. The sources and collection techniques of the data refer to the results of interviews with the sixteenth informants from five universities such as UIN Sunan Gunung Djati Bandung, UIN Syarif Hidayatullah Jakarta, UIN Sunan Kalijaga Yogyakarta, IAIN Syekh Nurjati Cirebon, and STIE Tazkia Bogor, including refer to a various literature, and other sources related to the research objective. The data analysis technique was carried out through three steps such as classification, reduction, and presentation of data, through deductive approaches until the formulation of the conclusion.

**RESULTS AND DISCUSSION**

**The Practical Challenges of Mini Bank and Business Clinics Laboratory**

A laboratory and clinics that can be managed properly is largely determined by several interrelated factors. So, it is necessary to design operational management and development of mini bank and business clinics laboratory in order to improve competency standards. to explain the operational design, it includes at least four main elements that must be considered. In this research report (2021), the four elements are planning, organizing, implementing, and monitoring the evaluation or accountability.
1) Planning.
Everything needs to be planned which the sources of information needed related to laboratory operations, human resources who will play a role in the development of this mini bank and business clinics laboratory, the design of the laboratory operational cost budget, and most importantly the preparation of programs or activities from mini bank and business clinics laboratory completed with goals, objectives, implementation steps, and implementation schedule.

2) Organizing
The organization of the laboratory consists of the head of the Faculty of Islamic Economics and Business laboratory, the coordinator of the mini bank and business clinics laboratory, staff of the mini bank and business clinics laboratory, technicians and mentor/lecturers.

3) Implementation
The implementation of the practicum in the mini bank and business clinics laboratory includes various practical activities that have been determined according to any courses related to mini bank and business clinics laboratory. In addition, a sharing section was also held for mentor lecturers through inviting professional practitioners in their fields. The implementation of the practicum is arranged based on the implementation of the three roles of university which is taken from the curriculum and distribution of subjects that require practicum.

4) Supervision
The supervisory activities carried out by the laboratory manager are conducting a day to day checklist, monitoring the arrangement of laboratory items, as well as maintaining and monitoring the functional integrity of the laboratory items, checking the acceptance of research participants in the laboratory and monitoring the results of research, practice, or experiments carried out in the laboratory; and conduct counseling with fellow laboratory managers.

In an effort to run and develop the mini bank and business clinics laboratory at PTKIN, the lecturers face various obstacles or obstacles. internal obstacles in developing a mini bank laboratory; lack of human resources, difficulty in arranging practicum schedules, lack of facilities and infrastructure. Meanwhile, the external obstacles are that there is no significant differentiation of business/product models, the literacy and inclusion index is still low, focusing on business goals only, the quantity and quality of human resources is less than optimal, and IT is not adequate.
The Practical Strategies of Mini Bank and Business Clinics Laboratory

The strategy for the development of mini bank and business clinics laboratory is seen from three approaches, such as mono disciplinary, interdisciplinary, and multidisciplinary approaches. Strengthening the role of mini bank and business clinic laboratory from a mono disciplinary approach to Islamic banking and business management associated with institutional roles to improve student competence is grouped into two parts, first on the formal role of mini bank and business clinics laboratory having a role as a facility or means that will shape abilities and explore the potential of students to be able to improve their competency standards after graduation.

Second, the informal role of the mini bank and business clinics laboratory is helping the community in real terms. Then an interdisciplinary approach, mini bank and business clinics laboratory map out courses that are appropriate and relevant to the needs of the world of work and provide reinforcement that is different from other institutions. The difference between mini bank and business clinics laboratory with the other institutions lies in the accentuation aspect of practical-weight courses in the curriculum, which is more dominant than theoretical-weighted courses; and the focus of scientific development is not only concentrated on Islamic economics, but can also be diversified in the development of other disciplines that are still studied in Islamic economics family, including economics, Islamic financial management and sharia accounting.

Finally, through a multidisciplinary approach, mini bank and business clinics laboratory at Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung, in practice, mini bank and business clinics laboratory are run by combining several scientific fields to more comprehensively improve graduate competency standards. Where there is an opportunity to combine business efforts and services, psychological consulting, legal services, IT services, communication services and public speaking at Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung itself. Core sciences that can be integrated are law and sharia economic law, psychology, informatics engineering, and public relations communication sciences (Research Report, 2021).

The Development Model of Mini Bank and Business Clinics Laboratory

The model for developing a mini bank and business clinics laboratory in improving the competency standards of graduates at PTKIN is made in three academic programs, namely the internship program, partnership program, and empowering program. First, in the internship program development model, the direction of development is a mini bank laboratory and

Integrated business. This mini bank laboratory and business clinic will be the first mini bank and business clinic laboratory that is ISO certified and students get a certificate of competence for Islamic banks laboratory and business clinics as a companion to the diploma.

Second, the partnership model for mini bank and business clinics laboratory refers to the triple helix image. Where, strengthening cooperation through the triple helix will help the government implement programs, help industries to get names, distribute CSR funds, also help universities in this case business clinics to develop student competencies and increase the role of students and lecturers in the implementation of the third role of higher education. The partnership model maps business clinics to establish partnerships with various parties, namely the Ministry of Cooperatives and MSMEs, the Ministry of Tourism and Creative Economy, the Ministry of SOEs, Non-Profit Institutions in the field of Micro Economy and MSMEs, and Professional Business Clinics.

Third, the development model for empowering the business clinic of Faculty of Islamic Economics and Business UIN Sunan Gunung Djati Bandung by empowering and assisting the community, especially in the economic field, namely Micro, Small and Medium Enterprises. This empowering model aims to improve the performance of MSMEs and improve student competence in the business field because before providing assistance, students receive education and training from non-profit institutions and professional business consultants (Research Report, 2021).

As the implication of the result, the development of the national Islamic banking industry in the last five years has experienced quite rapid growth. Market share of Islamic banking assets as of September 2020 increased to 6.24% compared to 2015 which was at 4.87%. Indonesian Islamic banking consists of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic Financial Bank (BPRS) still continues to show positive growth. As of September 2020, there were 14 BUS, 20 UUS, and 162 BPRS that contributed to the growth of Islamic banking in Indonesia. The total assets of Islamic banking reached Rp575.85 trillion. However, the growth of Islamic banking assets grew by 14.32% which was supported by the growth of disbursed financing and third-party funds which grew by 8.68% and 15.58%, respectively. Thus, the financing disbursed became IDR 384.65 trillion and the current party funds became IDR 460.51 trillion in September 2020. Islamic banking must transform into sharia banking that is highly competitive and plays a more real role in the national economy and social development in Indonesia (Research Report, 2021).

Indonesian Islamic banking is expected to be the leading bank in providing financial services that contribute to the achievement of the Sustainable Development Goals (SDGs) and
also to apply the principle of Creating Shared Value (CSV) which is actually the basic essence of implementing the principle of *maqashid al-sharia* in the sharia economy practices. Currently, based on the results of surveys, in-depth interviews (IDI), and Focus Group Discussions (FGD) conducted by OJK, Islamic banking currently still has several strategic issues that hinder its growth. Among these strategic issues are the absence of significant business model differentiation, business development that is still focused on business goals, the quality of human resources and IT that is less than optimal, and the inclusion index and literacy are still low. Meanwhile the conditions expected by the world Islamic banking in Indonesia today is to have a unique business model or product that is highly competitive, optimize the economic and Islamic finance ecosystem, integrate commercial and social finance functions, quality human resources, and state-of-the-art information technology (Research Report, 2021).

Therefore, in order to overcome these obstacles, a serious effort is needed in the context of developing Islamic banks in the future. One of them is by improving the quality of human resources in the field of Islamic banking by developing an education system that integrates the theory and practice of Islamic banking in order to improve the integrity of Islamic banks in the community. Currently, almost all Islamic State Universities (PTKI) have the majors needed by the banking world today, namely Islamic banking, Islamic economics, Islamic financial management, Islamic business management and Islamic accounting. However, the existence of these departments is not all supported by supporting laboratories such as a mini Islamic bank laboratory which is needed to improve their abilities and professionalism. Thus, the mini bank and business clinics laboratory are basically the main facility for educational institutions to provide services, experiences, and experiments for the theories that have been obtained in the learning process.

**CONCLUSION**

The laboratory is provided for research activities, experiments, training on a regular basis in academic programs at university. The mini bank and business clinics laboratory can be seen as a place to practice several Islamic banking services such as transactions, contracts, and business consultancy for the students at the university scope. This is something important because the existence of a mini bank and business clinics laboratory can provide the students with a real understanding of the operational activities of Islamic banks so that they will have an applicable learning experience in practice. This study concludes that there are some differences regarding the model of developing a mini bank laboratory and business clinic in several PTKIN. The similarity, the mini banks and business clinics are both practical learning facilities at
PTKIN, while the differences, they have also the difference system in learning process, method, approach, practicum, and evaluation. Shortly, it can be concluded here that development model of mini bank and business clinics laboratory at PTKIN can improve the student’s knowledge and skills to equip themselves in the future to become a professional, the educator, researcher, practitioner, or business consultant.

REFERENCES


