

Bank Mini Syariah Laboratory Operations Management (Comparative Study of UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya)

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Abstract: The Mini Sharia Bank Laboratory is a facility designed to provide students with practical experience in the field of sharia banking. The mini bank laboratory focuses on developing banking operational practicum activities within the Faculty of Islamic Economics and Business at UIN Sunan Ampel Surabaya and UIN Antasari Banjarmasin. The use of mini sharia banking laboratories by the two universities is intended to support lecture activities. The success of the Bank Mini Syariah laboratory cannot be separated from a well-running operational management system. This research aims to set up a management laboratory for Bank Mini Syariah UIN Antasari Banjarmasin to improve quality with a comparative study of Bank Mini Syariah UIN Sunan Ampel. This research uses a field approach with a qualitative approach through observation, interviews and documentary studies. The data analysis technique used is to explain patterns or categories, looking for relationships between various concepts. The results of the research found that there are several factors that influence the operational management of the mini sharia bank laboratory at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya, namely internal factors, human resources, infrastructure, facilities and managerial, while external factors are security and comfort and cooperation.

Keywords: Comparative Study, Islamic Banking, Mini Bank, Operational Management.

A. Introduction

The Sharia Bank Mini Laboratory is an important facility in universities, especially at the Faculty of Islamic Economics and Business. This facility functions as a practicum facility that allows students to practice the sharia economic theories they have learned in class in an environment that resembles a real sharia bank (Yusup et al., 2022). Students majoring in Islamic economics and business need to understand how theory is applied in practice (Riwajanti et al., 2021; Sambharakreshna, 2022). The Islamic banking mini laboratory provides a realistic environment in which they can

develop operational (Sari et al., 2022.) and managerial skills relevant to the Islamic banking industry (Uyun, 2023; Rohmana, 2023).

One of the challenges in economic education is connecting theory with practice (Kusmini et al., 2021). The Islamic banking mini laboratory helps bridge this gap by providing practical scenarios that allow students to apply theoretical knowledge (Isfandayani & Rahma, 2022; Izza & Mi'raj, 2023). Through simulations and practicums in the sharia banking mini laboratory, students are prepared to enter the world of work with more confidence and adequate skills (Aswad, 2023). Understanding of Islamic bank operations (Pramesworo et al., 2023), customer service (Nurfajri et al., 2022), risk management (Yuda et al., 2023) and understanding of relevant regulations (Palupi et al., 2023)

The laboratory is strategically located and facilities are continuously updated to ensure an optimal learning environment (Widyanata et al., 2023). Collective involvement of lecturers, staff and students in laboratory management (Bahaswan, 2020; Munandar, 2023). Regular training and facility updates are needed so that the laboratory remains relevant to developments in the Islamic banking industry (Eckerd et al., 2021). However, the Islamic banking mini laboratory also offers a great opportunity to improve the quality of Islamic banking education (Hasanah & Huda, 2023; Bin Lahuri, 2021). With a deeper understanding of laboratory management, it is hoped that recommendations can be provided for further improvement and development (Mamakou et al., 2023), so that the sharia bank mini laboratory can continue to make a real contribution to sharia economic education in Indonesia (Masrurroh, 2016; Fatmawati et al., 2023).

The Mini Sharia Bank Laboratory is an example of a laboratory that can be found in universities (Pramesti, 2021). Those owned by the Faculty of Islamic Economics and Business, such as UIN Sunan Ampel Surabaya and UIN Antasari Banjarmasin. The use of mini sharia bank laboratories by these two universities is aimed at supporting lecture activities in departments that have a scientific basis in economics or muamalah (Sasmita, 2022).

UINSA has a sharia mini bank laboratory known as Bank Mini Syariah UIN Sunan Ampel Surabaya (BMS UINSA). BMS UINSA is used as a laboratory by the Sharia Economics and Muamalah Study Programs. UINSA is maximizing the BMS laboratory to prepare professional staff in the field of sharia banking. The concept used is adopting sharia banking practices. This practice goes through two stages, namely: 1) Individual Workshop; and 2) Providing knowledge through modules on sharia banking business operations. Apart from that, BMS UINSA is used as infrastructure to carry out role play activities with provide practical skills in an " Integrated Banking Activity " designed like a sharia bank.

BMS UINSA can be said to be advanced because apart from having a representative building, BMS has also provided several types of banking services such as Sharia Funding and Sharia Financing. The sharia funding products consist of Wadiah savings and Mudharabah deposits, while the sharia financing products consist of Bay' Murabahah and Ijarah. BMS UINSA also collaborates with sharia banking, namely Bank Mandiri Syariah. This is very suitable to be used as a reference for other universities that have similar laboratories such as UIN Antasari Banjarmasin.

From the results of initial observations, UIN Antasari Banjarmasin has a mini sharia banking laboratory which is used as lecture infrastructure for the Sharia Economics study program and the Sharia Banking study program. However, when compared with BMS UINSA, there are several differences both in terms of the availability of laboratory equipment and the human resources who manage it. UIN Antasari can study the management of the UINSA BMS laboratory so that in the future UIN Antasari can also have a representative and quality BMS laboratory.

The success or failure of an organization or institution, in this case the Bank Mini Syariah laboratory, cannot be separated from the operational management system implemented. Operational management can be said to be the root of the running of an organization or institution. So it is natural that when UIN Antasari wants to have a quality BMS laboratory, it can make a comparison with the BMS owned by UIN Sunan Ampel Surabaya.

Based on this background, researchers feel it is necessary to conduct research with a comparative approach between the laboratories of UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya. Researchers will examine the differences and similarities in terms of operational management of the BMS laboratories of these two universities so that in the end they can find the right formulation that can be used to manage or operate the BMS laboratory at UIN Antasari. Apart from that, the author will also examine the factors that influence the operational management of the BMS laboratories at both universities, so that they can find out how they can overcome these factors.

B. Methods

Design Method and Respondents

This research uses a field research design method with a qualitative approach. The respondents used were the Head of the PASI Laboratory at UIN Antasari and UIN Sunan Ampel as well as documentation related to the operational management of the mini sharia bank laboratory at the two institutions. The informant interviewed was the Head of the Laboratory who had direct knowledge and experience related to

the operational management of mini sharia bank laboratories. This research aims to understand how the operational management of the mini sharia bank laboratory at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya. Can analyze the differences and similarities in operational management of sharia mini bank laboratories at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya. Find out what factors influence the operational management of the mini sharia bank laboratory at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya. The instruments used for data collection in this research were:

Interview

The data collection technique was through interviews conducted with the Head of the PASI Laboratory at UIN Antasari and UIN Sunan Ampel to obtain information about the operational management of the mini sharia bank laboratory at the two institutions.

Observation

Data collection techniques through observations were carried out to obtain information about practicum activities and mini sharia bank laboratory operations at the two institutions.

Documentary Studies

Data collection techniques through documentary studies were carried out to obtain information about documents and data related to the operational management of mini sharia bank laboratories at the two institutions.

Data analysis

Data analysis was carried out by explaining patterns or categories, looking for relationships between various concepts, and comparing data related to the operational management of sharia mini-bank laboratories at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya. In data analysis, researchers compared data related to the operational management of sharia mini bank laboratories in the two institutions to find differences and similarities related to the operational management of sharia mini bank laboratories.

C. Results and Discussion

Operational Management of the Mini Sharia Bank Laboratory at UIN Antasari Banjarmasin

From the results of interviews with informants, data was obtained regarding the operational management of the Bank Mini Syariah Laboratory of UIN Antasari Banjarmasin which can be seen in the explanation below:

Planning Aspects

The results of the research on the Planning Aspects of the Mini Bank Laboratory, Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin are as follows: (1) Quantity and quality planning: The management has provided training to instructors and teaching assistants of the mini bank, as well as providing learning about excellent service in eye service standards. college, especially majors. Sharia banking is practically and theoretically implemented in mini banks. For quantity, approximately 6 classes have been determined per semester. (2) Location of Mini Bank Laboratory: The previous location of Mini Bank was considered less strategic so its location was moved. The Bank Mini location is currently under renovation and will be built in a ground floor pilot building next to Lekbis and the Investment Gallery Laboratory which are more strategically located. (3) Spatial planning: Layout planning has been made for interior layout and lighting design, physical evidence is not yet available because currently it is the Covid-19 period so the construction of the new location is delayed. What is taken into consideration in construction is the area of land occupied, whether the building structure matches the concept or not, and the quality of the building. (4) Maintenance of facilities and infrastructure: Mini Bank Laboratory FEBI UIN Antasari carries out maintenance on 4 computer units and reinstalls computers. The plan is to repair the teller counter. (5) Human Resource Planning: In managing the laboratory, Bank Mini only consists of 2 managers, namely the chairman and assistant, however additional resources will be proposed for management such as independent student interns or those recruited by management to help with the operation of the Laboratory and maintenance of infrastructure. (6) Operational cost planning: Operational cost planning has been budgeted in the DIPA funds mentioned in the RAB, regarding the budget provided for the interior design of the establishment and the purchase of supporting facilities and infrastructure. (7) Sustainability Planning: Sustainability planning requires collaboration between leadership and management to prepare interior design and equipment for facilities and infrastructure that support the continuity of mini bank operations.

Organizing Aspects

The management of the Mini Bank Laboratory has a clear organizational structure which has been established in accordance with the Decree of the Dean of the Faculty of Economics and Business, UIN Antasari Banjarmasin. Consists of the following (a) Protector; (b) Person in Charge; (c) Manager; (d) Members. The job description has not yet been stated in the SK in detail/clearly, but later as a manager we will make it in the near future so that the job description that will be carried out is clearly depicted in the form of a SK/SOP.

Implementation Aspects

The results of interviews with supervisors or leaders from the Mini Bank laboratory show that R&D operational activities (research and development) at the Mini Bank Laboratory are currently carried out during lecture hours which are used for practicums that have just been put into operation. However, it is hoped that R&D operational activities will not only be used for lectures but also for other matters involving Bank Mini with an operational schedule according to working days, namely Monday to Friday. R&D activities at the Mini Bank Laboratory have created an operational schedule for the implementation and use of the Mini Bank Laboratory as a practicum facility, so that each study program and department has classes where there are no conflicts regarding scheduling. The operational schedule for R&D activities is prepared properly by the supervisor or manager so that there is no overlap in terms of scheduling and use of the bank's mini laboratory.

R&D activities at the Mini Bank Laboratory are used by three study programs (majors) at the Faculty of Islamic Economics and Business, namely Bachelor of Islamic Banking, Bachelor of Sharia Economics, and D3 of Sharia Banking. Good skills regarding Sharia Bank operational systems and knowledge of the excellent services used. However, there is one department or study program that does not use the Mini Bank Laboratory as a place of practice, namely S1 Sharia Insurance because it does not match the competencies and has different competencies from S1 Sharia Banking, S1 Sharia Economics, and D3 Sharia Banking. In the future, the Sharia Insurance Bachelor's study program will have a special laboratory that will be used as a practice area.

The parties involved in the process of implementing R&D activities involve the leadership, head of the study program at the Faculty of Islamic Economics and Business which is specifically for that study program. Apart from that, the parties involved in the process of implementing R&D activities involve instructors and assistant instructors. The instructors used in R&D activities are study program managers and accompanying instructors drawn from alumni of the Faculty of Islamic Economics and Business, especially alumni who have practiced and understand Bank Mini's operational systems well.

Supervision Aspect

Based on the results of interviews with the management of the Mini Bank laboratory, we can see that the monitoring process or system in the mini bank laboratory activities uses integrated evaluation and control materials with vertical and horizontal communication carried out by the Mini Bank management with several parties, including instructors as the first party, head of study program and faculty leaders as the second and third parties whose function is to find out the problems faced in the operational or technical laboratories of Bank Mini so that these problems

can be identified and resolved. If there are complaints from instructors and assistant instructors, the management will communicate to the study program head and faculty leaders first.

Apart from that, the *monitoring process* carried out by the Bank Mini laboratory management includes: By collecting various kinds of complaints or problems in the field, the next step is to carry out an inventory (recording) of problems, and finally by carrying out two-way communication, namely vertically. and this horizontal function is to provide solutions and input for improvements in dealing with these problems or obstacles. The leadership in supervising R&D activities has not yet stepped in directly, but the leadership coordinates with the management to find out the obstacles faced and plans for the future and the management is still *following up* (follow up) regarding this R&D activity and the results of this monitoring. it will be handed over to the management first, the second will return to the respective Head of Study Program which functions as evaluation material and the third will later go to the direct leadership, namely the Deputy Dean II and also the Dean of the Faculty.

Operational Management of the Mini Sharia Bank Laboratory at UIN Sunan Ampel Surabaya

From the results of interviews with informants, data was obtained regarding the operational management of the Bank Mini Syariah Laboratory of UIN Antasari Banjarmasin which can be seen in the explanation below;

Planning Aspects

The results of the interviews show that the planning process for establishing a Sharia Bank Mini Laboratory (LBS) involved several parties, especially all stakeholders at UIN Sunan Ampel. Among them are deans and lecturers who concentrate in the field of economics. The role of the department head in socializing PASI is very large in order to socialize it to the entire UIN Sunan Ampel community. People who have concentration and commitment have a strong desire to make sharia economics a prospective alternative economic choice.

Before it was launched, supporting instruments had been created, including creating SOPs and creating AD ART, so that the laboratory was not only a place for learning but a place for real practice. With commitment and trust, the lecturers collected the initial capital determined by the Dean's Decree and launched by the Chancellor. These stakeholders make real contributions, and students can practice in the laboratory with almost the same activities as formal financial institutions.

Initially, before it was established, department representatives consulted on permits with Bank Indonesia, only the UIN Sunan Ampel community, namely students,

lecturers and employees. This differentiates it from formal institutions where there are no outside parties. The bonus concept is also given to customers who save, so deposits are based on ratios, so it is different from laboratory simulations. With a structure of managers, commissioners, financing managers, funding managers. Has two savings and deposit products. Savings with a mudharabah agreement at the beginning of its establishment before there are deposits. After developing in 2009, starting from savings with mudharah contracts and savings to wadiah contracts, savings are based on time so they are mudrabah in nature, while true savings are wadiah and capital is guaranteed to be safe.

The layout planning for the room design at the beginning of the establishment was still simple, the room had not been used, it was still not ideal as expected, but the operational concentration of the laboratory was real. Provision of equipment at the start of the establishment such as a table, several chairs and air conditioning is assistance from financial institutions. During its development, the room was transformed into a mini sharia banking laboratory.

The planning process for establishing LBS involved several parties, especially all stakeholders at UIN Sunan Ampel. The role of the department head in socializing PASI is very large in order to socialize it to the entire UIN Sunan Ampel community. People who have concentration and commitment have a strong desire to make sharia economics a prospective alternative economic choice.

Organizing Aspects

The results obtained from interviews show that the initial workforce for the mini bank laboratory consisted of employees from the Faculty of Islamic Economics and Business, as well as lecturers who were willing to volunteer to help students. This laboratory has been operating for 12 years and has quite good room conditions, and the budget used for laboratory operations is based on transactions that occur in the laboratory. Apart from supporting student practical activities, this laboratory can also support other activities such as workshops and seminars.

This laboratory's human resource management utilizes lecturers, staff and students. Daily activities include practicums, including sharia economics and sharia law internship practicums before entering an internship at a formal institution. Every year, this laboratory graduates around 200 interns. The remaining time that is not used for internship practicum students are given the opportunity for On the Job Training (OJT) for 2-3 months to work within the learning framework. The best OJT alumni will be recruited as employees in the Laboratory.

The management structure of this laboratory consists of administrators and deputy administrators, permanent lecturers at UIN Ampel. The laboratory management is

led by Manager Muhammad Yazid, Deputy Manager Nur Lailah, as well as two tellers and one accountant.

To minimize workload, only students who pass the OJT are given the opportunity to make job applications, but generally they are not bound to only work in the laboratory. Initially, this laboratory provided training for managers, but because managers were never replaced and no one wanted to replace managers, there was no further training for managers. Staff, accountants and tellers are selected based on quality seen from internship practices and are given the option to take part in on the job training (OJT). All employees in the laboratory are involved in a collegial manner and supervision involving them does not require the presence of managers and representatives. If there is funding, it is carried out by staff, then verified by the deputy manager, then handed over to the manager who is in charge of deciding the flow and management of work.

The banking mini laboratory does not provide direct training for instructors or supervisors. However, the banking mini laboratory collaborates with one of the lecturer groups, such as the entrepreneurship school, to prepare prospective graduates by teaching them how to make money orders, make permits, set up kspps (Sharia savings and loan cooperatives) and practice. Training to support the competency and expertise of each individual is always carried out. The mini bank laboratory has several supervisors or instructors, including lecturers and XPIO managers in the mini bank laboratory.

Implementation Aspects

Based on the results of interviews with supervisors or management from the Mini Bank laboratory at UIN Sunan Ampel Surabaya, we can see that the operational activities of the Mini Bank Laboratory are carried out every working day, namely from Monday to Friday. Meanwhile, the operational schedule for using the mini bank laboratory is carried out every working day for all employees consisting of managers, deputy managers, staff, accountants and tellers. However, the manager and deputy manager do not come in every working day due to their busy schedule as teaching staff at UIN Sunan Ampel Surabaya, however they still come in during their free time as teaching staff.

The operational schedule for the mini bank laboratory starts from 08.00-14.00 WIB for cash services and from 14.00-17.00 WIB to recap transactions and operational activities. Apart from that, after all cash services are completed, employees will create and complete journals and journal entries, make notes, and complete outstanding transactions and so on.

The students' response to this Mini Bank Laboratory activity was good, they were *welcoming* and very supportive. Based on the data, there were 7,000 students who became customers by opening a savings account with a fee of Rp. 25,000 and for each transaction IDR. 10,000 and in this mini bank laboratory there is no such thing as forfeited money because there are no administration fees. Meanwhile, the profits obtained come from financing management. If the student graduates or in other words becomes an alumni, he/she can no longer be a customer, there are 1 or 2 customers who do not take the money and a check has been made but there is still no certainty, this also creates difficulties in recapping and if the funds are not taken again by the customer then these funds will be taken and considered as *infaq* funds, *qardul hasan* funds and so on.

Supervision Aspect

There are several parties involved in the supervision and implementation of managerial operations of the mini bank laboratory, including: the manager who is responsible for the operations of the mini bank laboratory and the Dean of the Faculty of Islamic Economics and Business at UIN Sunan Ampel Surabaya who is appointed as the Sharia Supervisory Board (DPS). Apart from that, there is also a team that holds a general meeting of shareholders (GMS) every year.

Reports on the results of this monitoring are submitted to the commissioner with a deadline of no later than 3 months, so 4 times a year. Finally, it closes with a general report that involves everyone so that people can see, ask questions, provide input and criticism and so on as long as it is fair and constructive so that the laboratory can be better in the future.

Comparison of Operational Management between the Mini Syariah Bank Laboratory of UIN Antasari Banjarmasin and the Operational Laboratory of Mini Sharia Bank of UIN Sunan Ampel Surabaya

Table 1. Aspects of operational management similarities between the Syariah Mini Bank Laboratory of UIN Antasari Banjarmasin and the Syariah Mini Bank Laboratory Operations of UIN Sunan Ampel Surabaya

No	Aspects of Similarity	Similarity Indicator
1.	Planning Aspects	Room design layout.
2.	Organizing Aspects	Organizational structure in laboratory management.
3.	Implementation Aspects	Implementation of operations as a laboratory function.
4.	Supervision Aspect	The element of supervision lies with the Laboratory leadership and faculty leadership

The first similarity from the planning aspect can be seen from the layout of the room design in the laboratory at the mini sharia bank UIN Antasari and UIN Sunan Ampel which the author has attached in attachments 5 and 6, where the building layout is appropriate for a mini sharia bank by utilizing existing buildings, then designed in such a way as a bank, originally the building used an unused building and then its function was transferred as a practice place for Mini Bank in general, where there was a place for *front liner* and *back office services*. Although previously the sharia mini bank laboratory at UIN Antasari had experienced a change of location and was still in the process of planning the design of the layout of the room again, after some time in the research process, the sharia mini bank laboratory had been re-built while still utilizing the existing building which had previously been designed. Again, the mini sharia bank laboratory is the same as before, although the room is slightly smaller, but this does not affect the function of the laboratory as discussed by the previous author.

In terms of planning, researchers include the layout of the mini bank laboratory, because this is a very important thing, if we relate it again to strategy theory, layout is very important for determining the efficiency of an operation in the long term, layout has many strategic impacts because the layout determine competitiveness or selling points and become an interesting thing, the layout or layout will make the operational process, in this case the learning and teaching process, especially when students practice, it will be more comfortable like being in a bank plus facilities that are almost close to the layout of a bank office sharia.

The second similarity in the organizational aspect is that the two Bank Mini Syariah laboratories, UIN Antasari and UIN Sunan Ampel, have a clear organizational structure in laboratory operations. Exploring the organizing aspect of the theory that the author has included in the previous chapter means that organizing is the process of preparing an organizational structure that is in accordance with the goals, organizational resources and environment in which it is located. Where in both laboratories there are organizational aspects, especially the existence of a clear organizational structure.

The third similarity from the implementation aspect is that if seen according to their function as practice places or laboratories, both laboratories have carried out operations as places for banking operational practice where there are *Front Liner practices* such as practice places for tellers and *customer service* and *back offices* and have been used by students for practice according to that function.

In operational management, the implementation function contains the aim of aligning all relevant organizational actors in carrying out projects such as task direction and motivation, etc. This is of course very much in line with the fact that in their activities the two laboratories carry out these functions, especially together in

practical activities regarding banking operations, not only in class but also in practice in appropriate places and have functions, have complete equipment like in banking.

The fourth similarity lies in the supervision aspect of the chairman or laboratory manager and the faculty leaders at the two universities here act as supervisors who have the right to monitor the operations of the mini bank laboratory. This aspect is in accordance with the supervision theory which implies that the actions of a manager, in this case at UIN Antasari, are held by the head of the laboratory and also the head of the faculty, while at UIN Sunan Ampel is the manager and the head of the faculty, in this case is the dean. So that the two laboratories have carried out the monitoring function.

Table 2. Differences in operational management between the Mini Syariah Bank Laboratory of UIN Antasari Banjarmasin and the Operational Laboratory of Mini Sharia Bank of UIN Sunan Ampel Surabaya

No	Aspects of Difference	Difference Indicator
1.	Planning Aspects	Standard Operating Procedures (SOP) and AD ART
2.	Organizing Aspects	Organizational structure in laboratory management, transaction flow and governance.
3.	Implementation Aspects	Implementation of operational schedules as a laboratory function.
4.	Supervision Aspect	The supervisory job description element lies with the Laboratory leaders and faculty leaders

The first difference from the planning aspect can be seen in the Bank Mini Syariah laboratory at UIN Antasari which still does not have a technical SOP but in the near future it will be prepared according to existing needs referring to the technical use of the mini bank laboratory and in establishing this quality the management has provided instructor training and assistant mini bank instructor. Meanwhile, at UIN Sunan Ampel, SOPs and AD ART have been made, so that the laboratory is not only a place for learning but a place for real practice. With commitment and trust, the lecturers collected initial capital, it was established with the Dean's Decree and *launched* by the Chancellor. These stake *holders* make real contributions, and students can practice in laboratories with almost the same activities as formal financial institutions. In terms of planning, the author includes the quality and SOP of the mini bank laboratory, because this is a very important thing. If we relate it again to planning theory, it is a very important thing to determine the efficiency of an operation in the long term so that there is no overlap and provides quality human resources. Training of instructors and assistant instructors is required.

The second difference from the organizational aspect is that in the Bank Mini Syariah laboratory at UIN Sunan Ampel there are staff, accountants and tellers. They are selected based on the quality seen from internship practices and participating in *on-*

the-job training (OTJ). Then known as Manager and also has the position of head of the mini bank laboratory and Deputy Manager, GMS (General Meeting of Shareholders) and DPS with transaction flow such as if there is financing, it is carried out by staff then verified by the deputy manager then handed over to the manager in charge to decide job flow and management, whereas in the Bank Mini Syariah Laboratory of UIN Antasari there are only instructors and assistant instructors, laboratory leaders and faculty leaders and there is no transaction flow and management yet. In terms of the organizing aspect, the theory that the author has included in the previous chapter means that organizing is the process of preparing an organizational structure that is in accordance with the goals, resources of the organization and the environment in which it is located. In this context there are several theoretical differences with UIN Antasari only having instructors and assistant instructors, mini bank laboratory leaders and faculty leaders and there is no transaction flow and no products, this is in contrast to UIN Sunan Ampel Surabaya where the term staff is known, accountants and tellers are selected based on the quality seen from internship practices and *on-the-job training* (OTJ) as well as managers and deputy managers, DPS and GMS. Then have a clear transaction flow such as cash services and own products (Qardul Hasan Funds and so on).

The third difference from the implementation aspect is that the Bank Mini Syariah UIN Sunan Ampel laboratory is used every working day from Monday to Friday starting from 08.00-14.00 WIB for cash services and from 14.00-17.00 WIB to recap transactions and operational activities such as making and completing journaling and journaling, making notes, and completing outstanding transactions and so on. and UIN Sunan Ampel real Bank where there are staff, accountants, and tellers and real products such as qardul hasan funds for students who cannot afford it so that students can study without having to take leave or quit, as well as funds from CSR, infaq funds, and vilat profis funds like that it is used for social activities. Meanwhile, UIN Antasari only uses the mini bank laboratory from time to time as an educational facility (for practicum) for students and does not have a product. In operational management, the implementation (actuating) function contains the aim of aligning all relevant organizational actors in carrying out activities such as task direction and motivation, etc.

At UIN Sunan Ampel Surabaya it is in line with this theory because there is a clear division of tasks, and a clear operational schedule, namely every working day from Monday to Friday starting from 08.00-14.00 WIB for cash services and from 14.00-17.00 WIB to recap transactions and operational activities such as creating and completing journals and journaling, making notes, and completing outstanding transactions and so on. So that it is not only a practical place for students but also plays a role like a Sharia Bank in a Branch Office. Meanwhile, at UIN Antasari, this laboratory is only used occasionally as a means of education (practicum) for students

and does not play a role like a branch office at a bank in general, such as no cash services and so on.

The fourth difference in the supervision aspect is that in the Mini Syariah Bank laboratory at UIN Sunan Ampel there is a manager who is responsible for the operation of the mini bank laboratory and the Dean of the Faculty of Islamic Economics and Business at UIN Sunan Ampel Surabaya who is appointed as the Sharia Supervisory Board (DPS). Apart from that, there is also a team that holds a general meeting of shareholders every year, then a monitoring results report is submitted to the commissioner or manager with a deadline of no later than 3 months, so there are 4 times a year. Finally, it closes with a general report that involves everyone so that people can see, ask questions, provide input and criticism and so on as long as it is fair and constructive so that the laboratory can be better in the future. Meanwhile, UIN Antasari Banjarmasin is only supervised by the management, the leadership of the Faculty of Islamic Economics and Business at any time goes out into the field and collaborates with the head of study program and partly by using evaluation and control materials in an integrated manner with vertical and horizontal communication.

This aspect is in accordance with the supervision theory which implies that the actions of a manager, in this case at UIN Antasari, are held by the head of the laboratory and also the head of the faculty, while at UIN Sunan Ampel is the manager and the head of the faculty, in this case is the dean. However, at UIN Antasari, things in carrying out supervision have not been fulfilled, such as there is no scheduling, there are no regular reports of monitoring results and supervision by Faculty leaders only from time to time, whereas at UIN Sunan Ampel Surabaya things have been fulfilled in carrying out supervision such as annual meeting agendas, monitoring results reports and so on.

Factors influencing the Operational Management of the Mini Syariah Bank Laboratory at UIN Antasari Banjarmasin and the Operational Management of the Mini Syariah Bank Laboratory at UIN Sunan Ampel Surabaya

The researchers categorized the Mini Syariah Bank Laboratory at UIN Sunan Ampel Surabaya into two factors, namely internal factors and external factors.

Internal factors

Internal factors are categorized into several aspects as follows: (a) The human resources aspect is one of the factors that influences operational management at the mini sharia bank laboratory at UIN Antasari Banjarmasin. This was revealed by the informant that the mini bank laboratory manager had never attended training intended for managing a laboratory. Even though the informant considered this to

be very important in order to train *soft skills* for managers. So far the training that has been carried out is *training of trainers* (ToT) for instructors and mini bank laboratory assistants. Meanwhile, for the Bank Mini Syariah Laboratory at UIN Sunan Ampel Surabaya, the problem of human resources, namely those who could manage it actively, occurred at the beginning of the laboratory's establishment, namely from 2007 to 2009. At that time, staff in the study program were deployed to manage this laboratory. ; (2) The infrastructure, facilities and infrastructure at the mini bank laboratory at UIN Antasari Banjarmasin are considered to be still not representative due to the movement of the laboratory location. A similar thing happened in the early days of the establishment of the mini sharia bank laboratory at UIN Sunan Ampel. The laboratory was set up in an empty, unused room that could even be called a warehouse. From this warehouse, the management then changed it gradually until it became a representative room for mini bank laboratory activities as it is today ; (3) the managerial laboratory of the mini sharia bank of UIN Antasari Banjarmasin experienced difficulties in the managerial system, the same thing did not happen in the mini sharia bank laboratory of UIN Sunan Ampel Surabaya. In fact, the leaders were very supportive when the laboratory was first established until now the laboratory is running well and has approximately 6000 customers.

External Factors

Security and Comfort Factors, the UIN Antasari mini bank laboratory stated that it had never experienced any significant security disturbances such as theft, but there were only a few damages which made the user's comfort slightly disturbed. The sharia mini bank laboratories at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya are both located on campus, so their security systems are integrated with campus security. A security system using CCTV has not yet been implemented in these two laboratories. However,

Collaboration Factors: So far, the UIN Antasari Banjarmasin mini bank laboratory has collaborated with BRI Syariah. This collaboration includes the provision of the Salam BRIS application by BRI Syariah as a student education facility specifically for students studying technical matters in banking. A different thing was shown by the sharia mini bank laboratory at UIN Sunan Ampel Surabaya. As previously explained, this laboratory has been established since 2007, meaning that to date this laboratory has reached 13 years of age. So it is natural that they have had quite good cooperation from various parties. The parties collaborating with them include Bank Indonesia, Banking Institutions, Microfinance Institutions and other Financial Institutions. This collaboration takes the form of implementing various activities such as the KSPPS (Sharia Savings and Loans and Financing Cooperative) Workshop, and other activities in which financial institutions, BI, and others always invite BMS UIN Sunan Ampel Surabaya to participate by carrying out *back-ups* in the field of sharia concept.

D. Conclusion

From the results of the research above, it can be concluded that the UIN Antasari mini bank laboratory and the UIN Sunan Ampel laboratory have four similarities which represent four aspects of operational management, namely the planning aspect in terms of the layout of the building which is used as a laboratory which uses a building which was initially unused and later designed like a mini bank laboratory, then there are similarities in the organizational aspects which already have an organizational structure, the implementation aspect if referring to the function as a laboratory for student practice, both laboratories from both universities have functioned as they should and the supervision aspect, namely as a supervisor whose function is to monitor laboratory operations which is held by the head or head of the laboratory or manager and also elements of faculty leadership . The UIN Antasari mini bank laboratory and the UIN Sunan Ampel Laboratory have four differences which represent four aspects of their operational management, namely the planning aspect in terms of Standard Operating Procedures (SOP) and AD ART at UIN Antasari do not yet have SOP and AD ART which are technically different from UIN Sunan Ampel already has SOPs and AD ART so that they become the basic rules and basis for all actions and decision making. Then the differences in organizational aspects are in the organizational structure in laboratory management, transaction flow and governance. The implementation aspect is in terms of implementing the operational schedule as a laboratory function at UIN Antasari for work operations or the operational schedule is only used at any time if there are practical activities which function as educational facilities for students, whereas at UIN Sunan Ampel the operational schedule is used every working day from 08.00-17.00 and in terms of the supervision aspect there is a difference between UIN Antasari and UIN Sunan Ampel, namely that the supervisory *job description element* lies with the Laboratory leaders and faculty leaders. There are several factors that influence the operational management of the mini sharia bank laboratory at UIN Antasari Banjarmasin and UIN Sunan Ampel Surabaya, namely internal and external factors. Internal factors consist of a) Human resource aspects; b) Aspects of infrastructure, facilities and infrastructure; and c) Managerial aspects, while external factors consist of a) Security and Comfort Factors; and b) Cooperation Factor.

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