

## THE PROSPECTS OF ISLAMIC BANKING IN HIGHER DISTANCE EDUCATION

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### Abstrak

*Banyak karyawan pada industri keuangan syariah yang belum memenuhi kompetensi standar pendidikan syariah karena pendidikan formal S1 keuangan syariah terbatas. Beberapa karyawan tidak memiliki kesempatan yang cukup untuk mengikuti kuliah secara tatap muka. Penelitian ini akan menganalisis prospek perbankan Syariah dalam konteks pendidikan tinggi jarak jauh. Metode yang digunakan adalah Hodrick-Prescott Filter (HPF) dan analisis SWOT. HPF digunakan untuk menganalisis trend yang digunakan untuk melihat pertumbuhan potensi pasar dalam jangka panjang. Sementara analisis SWOT diperlukan untuk mengukur kekuatan, kelemahan, tantangan dan peluang pasar pendidikan perbankan syariah. Hasil penelitian menjelaskan perlunya dibuka pendidikan jarak jauh untuk peningkatan kompetensi karyawan melalui S1 perbankan syariah. Persaingan tenaga kerja menjelang diberlakukannya MEA di sektor perbankan syariah menuntut peningkatan kompetensi karyawan melalui enjang formal S1 perbankan syariah.*

**Kata Kunci:** *perbankan syariah, pendidikan jarak jauh, kompetensi*

*Many employees in the Islamic finance industry which has not meet the standard of competence education as formal education S1 Islamic banking limited. Some employees didn't have enough opportunities to participate in face-to-face lectures. This study will analyze the prospects of Islamic banking in the context of higher distance education. The methods using Hodrick-Prescott filter (HPF) and a SWOT analysis. HPF is used to analyze trends used to see growing market potential in the long term. While SWOT analysis is required to measure the strengths, weaknesses, challenges and opportunities for Islamic banking education market. The results of the study pointed out the necessity to open distance education to increase the competence of employees through S1 Islamic banking. Labor competition ahead of the entry into force of the MEA in the Islamic banking sector requires improving the competence of employees through formal level S1 of Islamic banking.*

**Keywords:** *Islamic banking, higher distance education, competence*

### INTRODUCTION

The development of Islamic financial institutions increased rapidly over the past decade and globally to occupy the fourth position after Iran, Malaysia and Saudi Arabia (GIFR, 2011). Increasing the role of the financial industry was evident at the national and global economy. Sequence Indonesian Islamic financial assets increased from rank 17 in 2009 to increase to rank 13 in 2010 (Maris Strategies and The Banker, 2010). Until 2013 the Islamic banking industry has a network of 2925 offices spread throughout Indonesia and employs 42062 people. Islamic banking office number and the number of employees will continue to increase as the rapid growth of Islamic banking (Alamsyah, 2012). Islamic bank services continued to rise closer to the quality of conventional banking services by using information technology. Expansion of Islamic banking needs to be balanced with the quality of human resources that are competent given that there are fundamental differences between the operating systems of Islamic banks with conventional banks.

Number of Islamic Banks didn't change over the period of 2011-2013 as many as 11, but the number of bank branches increased rapidly from year to year. BPRS increased 3.2%, the number of offices increased by 46% and the number of workers Islamic Bank increased by 52%. This condition illustrates that Islamic Banks to expand the market by increasing the number of offices and add employees. From the demand side it appears that the consumers of Islamic financial industries also increased significantly with the increasing number of sharia office by 50%.

Table1. Development of Islamic Finance Industry

Islamic Banks	11	11	11
Business Unit Sharia	24	24	23
- Total Office	1737	2262	2526
BPRS	155	158	160
- Total Office	364	401	399
Number of account	8,2	10,8	12,3
Number of employer	27.660	31.578	42.062

Source: *BI Outlook Perbankan Syariah* 2014

Competition in the Islamic finance industry is getting tougher with the agreement of the ASEAN Economic Community in 2015. In 2015, it opened the financial markets for the ASEAN regional financial industry. Operating financial industry is no longer limited by the territory of a country. A bank based in ASEAN countries to open offices in other ASEAN countries. With the limitations of information technology support bank operations among ASEAN countries will increasingly blurred. Malaysian Islamic banks will be a strong competitor in the development of Islamic banks in Indonesia. Employee competency Islamic finance industry is still many who didn't meet the standards for Islamic financial S1 formal education is only held by a few colleges. Limited colleges that open courses S1 sharia led to the number of graduates in the labor market is far below the needs of the industry. Besides employees who are working in the Islamic banking and financial institutions should also be improved competence. The development of the Islamic finance industry has not been supported by adequate human resources. The capacity of educational institutions that have very limited sharia study program to meet the increasing needs of human resources in the Islamic banking sector. This article will analyze the prospects of Islamic banking in the corridors of higher education distance.

#### *The Development of the Islamic Finance Industry World*

The development of the global Islamic finance industry grew rapidly in 1976 and 1985. Several Islamic countries in the Middle East, such as Sudan, Pakistan, and Iran began to build and give priority to the growth of Islamic banking. Bank Islam also established in various non-Muslim countries, for example, in Denmark, Luxembourg, Switzerland and England. In the Islamic Bank conference in Singapore in 1998, Islamic financial institutions have reached 200 units, including 160 in the form of a bank, the rest of the non-bank financial institutions. While the value of managed funds worth 170 billion dollars with a growth of 15% per year. In 2001 according to the General Council of Islamic Banks and Financial Institution, the number of Islamic financial institutions is not less than 267 pieces, total assets of 262 billion.

During 2004, the Islamic banks in the Gulf region has posted record the biggest gains. Qatar Islamic Bank (QIB) makes a profit 302 billions Qatari riyals, or about 108 percent from the previous year which only reached 145 million Riyals. Qatar Islamic Insurance Company also membukuan biggest advantage since its inception with a profit of more than 100 percent. Dubai Islamic Bank (DIB) profit reached 79 percent over the previous year was also a record for the biggest advantage. The amount of the largest Islamic bank deposits in the United Arab Emirates was also increased by about 62 percent from the previous year. Malaysia is also a major contributor to the development of Islamic banking and finance among nations. Assets of its Islamic banking system have exceeded the 100 million ringgit, or about 10 percent of the total assets of Islamic banking internationally.

#### *Differences Concept Public Banking and Islamic Banking*

Banking in Indonesia adheres to the dual banking system, the banking system of conventional and Islamic banking system. Islamic banking is a banking system that is based on Islamic sharia. Both the banking system is running along shore up the national economy. In order to develop the emergence of Islamic banking in Indonesia more recently, the banking authorities to encourage its development in various ways, among others, conventional commercial banks can have sharia unit in the conventional

banking system were implemented. So the bank may seek or operate in two different banking systems, each of which is subject to different provisions.

Principal differences between conventional banking to Islamic banking mainly lies in a doctrine in Islam that the interest rate is something restrict. Because of that Islamic banks do not collect interest in the operation but uses other means which are not prohibited in the religion of Islam. Judging from the conventional banking system that derives income primarily from interest, while Islamic Bank does not charge interest, then the difference between the two banking systems is a fundamental difference.

In practical implementation, these two systems are very different both in the treatment of borrowers and transactions executed. That the difference is not only interest rate, but all the practices in Islamic banking should be based on Islamic principles of Islamic religion.

Sharia principles are the principles of Islamic law in banking activities based on fatwas issued by institutions that have authority in the field of Sharia fatwa determination as stipulated by Law No. 21 of 2008 concerning Islamic Banking. Islamic bank carrying out its activities based on Islamic law, by applying the principles of consistent and do not conflict with Islamic law. The principle of Islamic banks is as follows:

1. The principle Courier or Deposit (*Al-wadiah*). *Al-wadiah* can be interpreted as a pure deposit of one party to the other, both individuals and legal entities, which must be maintained and restored when ever the peer wants.
2. Principles of Sharing (*Al-syirkah*). *Al-syirkah* is a system that includes procedures for sharing effort between the provider of funds to the fund manager and the products are: *Al-Mudharabah*.
3. The principle of Purchase (*Profit Sharing*). Profit sharing is a system that implements the procedure of buying and selling, where the bank will buy the first items needed or elevate the customer as agent bank make purchases on behalf of the bank, then the bank sells the goods to the customer with the price of a number of the purchase price plus profit (margin).
4. Principle Rent. *Al-Ijarah* is a contract of transfer of rights to the goods or services, through the payment of wages lease, without being followed by the transfer of ownership of the goods themselves. *Al-Ijara* divided to two types: (a) *Ijarah*, pure lease. (b) *Ijara al-muntahiya bit Tamlik* is the combination of rent and purchase, where the tenant has the right to have the goods at the end of the lease term.
5. Principles of Service (Fee-based service). This principle covers the entire service non-bank financing provided.

The principle of Islamic law on Islamic banking is what distinguishes the general banking and Islamic banking in performing bank operations.

#### *Indonesian Islamic Financial Industry Development*

The development of Islamic banking as an institution started in 1991 with the establishment of Bank Muamalat Indonesia (BMI), which officially opened in 1992. The Islamic Banking is growing rapidly after 1998. Islamic Banking has gained attention after a series of economic crises occur. The first economic crisis that is facing financial crisis in 1998, the economic crisis whose influence is felt in many Asian countries, including Indonesia. The second crisis is the global economic crisis in 2009 that its influence is felt almost evenly by the countries of the world, especially the United States. Based on the study for two years (2007-2009) in Amman, Jordan, conventional banks experienced a greater negative effect than the Islamic banking sector due to the global economic crisis. This happens because the pattern and philosophy espoused by Islamic banking in the investment approach used more ethical and less risky than the conventional banks (Tobin, 2009). This fact has opened a better chance against the Islamic financial system in general and Islamic banking in particular is an alternative to the conventional banking system (Smolo, 2009).

In 2000 the number of Islamic banking institutions increased to 3 Islamic banks (BUS) and 3 units of sharia (UUS). In 2005 there were 3 BUS and 19 units of UUS. Meanwhile, the number of Islamic banking assets grew from Rp 479 billion in 1998 to USD 30 145 billion at the end of 2007. BUS continues to grow rapidly so that in 2013 reached 11 BUS with Office 2526.

## RESEARCH METHODS

To determine whether the program of study Islamic banking and finance feasible for open use by utilizing the SWOT analysis of secondary data and primary data. Secondary data sources on Islamic banking financial monthly reports for the last decade. Primary data were collected using questionnaires and interviews with stakeholders related to Islamic banking.

### *Hodrick-Prescott Filter Method*

Trend analysis is used to look at the growth potential of the market in the long term. Various factors are considered in making the trend of economic growth, the expansion of Islamic banking, the number of employees per office sharia business unit. With these considerations are expected to forecast demand more accurately be known. Hodrick-Prescott filter method (HP filter) is used for the analysis of the trend of employees working in the Islamic finance industry. This method is able to describe the changes in trends over time in a non linear (Hodrick and Prescott, 1981). In contrast to other methods trend, HP filter method is based on the assumption that the variable  $y_t$  can be separated into components  $g_t$  trend and the cyclical component  $c_t$ :

$$y_t = g_t + c_t \text{ for } t = 1, \dots, T.$$

Fineness  $g_t$  lines represent the number of squares of different second,  $c_t$  are deviations from  $g_t$  which in the long-term average is closer to 0. With these provisions, the program to solve the problem is:

$$\text{Min} \quad \sum_{t=1}^T c_t^2 + \lambda \sum_{t=1}^T \{(g_t - g_{t-1}) - (g_{t-1} - g_{t-2})\}^2,$$
$$(g_t)_{t=1}^T$$

where  $c_t = y_t - g_t$ .

Parameter  $\lambda$  is a positive number that determines the variability of the growth component series, the greater the value of  $\lambda$  the more smooth solution obtained series. HP filter is a simple statistical technique, estimation can be done easily. The projection of the trend to use non-linear multiple regression-based trend data obtained through Hodrick-Prescott filter method. Projections made by trial and error were then selected based on the smallest standard deviation.

### *SWOT Analysis*

Useful SWOT analysis is used to determine the position of a business unit and the determination of strategies in the competitive industry. The management of higher education today tends to approach the management of companies in the industries of education developed at this time. Competition in higher education not only between universities in the country but has been dealing with foreign universities both in the organization of face-to-face or remotely. SWOT analysis needs to be done carefully because of the simplicity of the model. Resource base SWOT analysis will produce a better strategy in the competition (Valentin, 2001).

Various resources existing Department of Economic Development either visible or not visible should be observed carefully. SWOT analysis is premised whether the opening of the Islamic Banking Studies Program acceptable in Newspapers. Secondary data were used for the analysis of demand and supply is the time series data from Bank Indonesia, the Ministry of Finance, the Central Bureau of Statistics and other relevant sources. The variable used is the number of unit sharia finance office, the number of employees, employee education, the pattern of spread of offices. Primary data is used to look at the position and role of Islamic Banking UT study program in developing employee competency of Islamic Banking. Information obtained through interviews with the Research and Development of Bank Indonesia and Head of Islamic Banking branches. Data relating to the interests of employees/high school graduates to continue their studies Islamic Banking S1, data on desired areas of interest, the cost of the desired respondent and various other data obtained by the survey through questionnaires.

## RESULTS AND DISCUSSION

### *The Development of Islamic Financial Institutions*

The number of offices of Islamic financial institutions increased since the year of observation 2009 to 2013. The spirit of this is based on the belief that Islamic banking will bring the 'beneficiaries' for the improvement of the economy and public welfare distribution. *First*, Islamic banks closer to the real sector because the products offered, particularly in finance, always use the underlying transactions in the real sector so that its impact is more evident in driving economic growth. *Secondly*, there are no products that speculative (*gharar*) so as to have a strong endurance and tested the toughness of the direct hit of the global financial crisis. At the macro level, Islamic banking can provide carrying capacity of the stability of the financial system and the national economy. *Third*, the system for the results (profit-loss sharing) which becomes the spirit of Islamic banking will bring benefits fairer for all parties, both the owner of the funds as depositors, borrowers and businesses as the bank as fund manager. Assuming that the exchange rate of Rp9,100/US \$, then the value of Islamic banking assets at the end of 2011 reached US\$ 16.37 billion, the outstanding sukuk (government and corporate) amounted to US\$ 4.41 billion, Islamic insurance of US\$ 0.97 billion, Islamic mutual funds amounted to \$ 0.61 billion. Number of branches of Islamic financial institutions in 2013 was dominated by the Sharia Commercial Bank branch offices (BUS) followed by Sharia Business Unit (UUS) and the smallest is the Sharia Rural Bank (BPRS) shown in Figure 1.

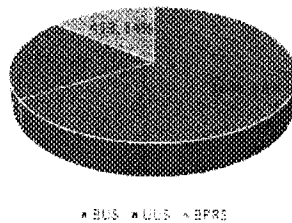


Fig 1. Composition of Islamic Financial Institutions in 2013

The number of branch offices overall Islamic financial institutions from January 2009 to August 2013 in general increased considerably. If the number of branches of Islamic banking compared to the number of conventional banking office in 2013, the number of Islamic banking office only 15% of BUK. The growth of Islamic financial institutions are dominated by the growth of high-BUS. UUS and BPRS growth is relatively slow (Figure 2).

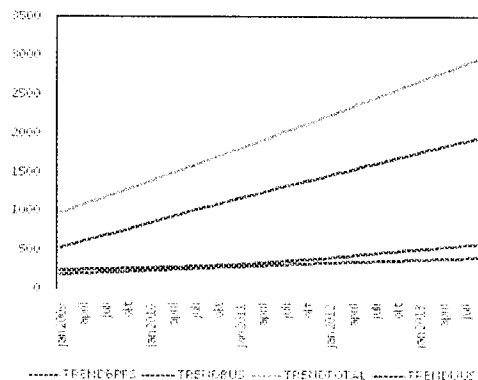


Figure 2. The Development of Islamic Financial Institutions Office

The projection of the number of branches of Islamic financial institutions will still grow rapidly with increasingly high public trust in the Islamic financial institutions and increasing number of types of services that are developed. Growth in the number of branch offices an average of 1.86% a month. The largest contribution to the growth of the Islamic financial institution branch offices is growing branches BUS. Based on Bank Indonesia Regulation (PBI) No.11/10/2009, UUS must spin-off from its main Conventional Commercial Bank (BUK) if the value of its assets exceeds 50% of the total assets of the

main BUK. This obligation applies not later than 15 years since the enactment of Law No.21 of 2008 concerning Islamic Banking. The consequences of this regulation are the faster growth of the Islamic financial institution branch offices. The addition of branch offices initially determined more by the main BUK will switch to the new BUS.

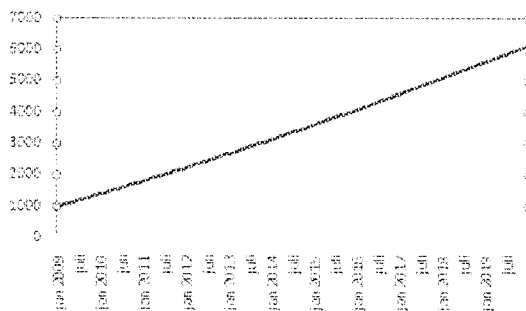


Figure 3. The Estimate of Total Financial Institutions Sharia Branch Office

In the midst of the growing Islamic banking industry, there are still some challenges to be resolved in order to improve the quality of Islamic banking growth and maintain continuous acceleration. Challenges that must be solved in the short term (immediate), among others:

1. Fulfillment work force gaps, both in quantity and quality. Islamic banking high expansion was not followed by a competent labor supply sufficiently so that accumulation expected cause the gap to reach 20,000 people. This, due to the small number of educational institutions, especially universities which open Islamic financial study programs. Has not been well standardized educational curriculum and training materials in the field of Islamic financial to maintain the quality of its graduates. For that we need the support of academics including the Ministry of Education to encourage the opening of the Islamic financial study program. Islamic banking industry together can also conduct research to identify the type of expertise needed to be done 'link and match' with the world of education.
2. Innovation development of Islamic banking products and services competitive and specificity based on community needs. Competition in the banking industry has been very tight so that Islamic banks can no longer simply rely on standard products to attract customers. Islamic banks must innovate to create products and services that emphasize the uniqueness of Islamic principles and the real needs of the community. But we realize that the lifecycle of a product innovation and Islamic banking services is very short because it easily and quickly be copied by other banks, thereby reducing the interest of banks to innovate. For that, it needs to set up some sort of working group composed of Islamic banking practitioners to think together the innovation of products that can be developed. Another mechanism that can be taken to encourage innovative products and services is to provide a patent for several years in order not to be imitated by other banks.

The number of employees of Islamic financial institutions in 2013 was dominated by the number of employees BUS many as 26 420 people, followed by employees UUS many as 10230 and BPRS total 4994 people (Figure 4). The proportion of the number of employees at the BUS is a natural thing because it has full authority to expand the business by adding branches and types of services. If the UUS where the expansion is still dependent on the main bank's policy so as not pleasant as the BUS. SRB in general do not have branches located around the market that serve the short-term loans so the number of employees has the smallest proportion compared to other Islamic financial institutions (Figure 4).

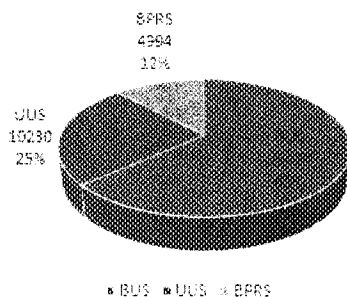


Figure 4. Compositions of Islamic Financial Institutions Employees in 2013

The number of employees BUS institutions grew rapidly over the past five years the increase in the number of employees follows the increase in the number of branch offices through out Indonesia. Trend BPRS total number of employees over the past two years has exceeded the number of employees UUS institutions (Figure 5). An average number of employees growing Islamic financial institutions 2.29% per month.

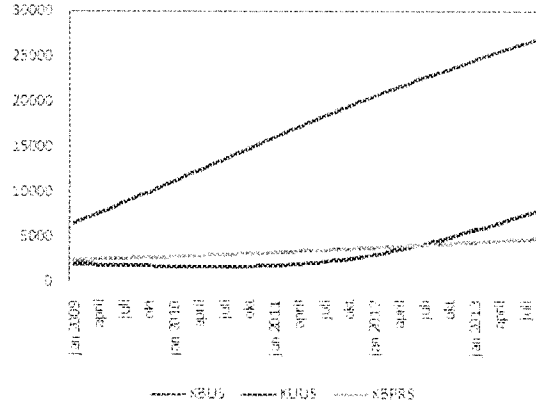


Figure 5. Trends in Islamic Financial Institutions Employees

Projection trend of employees number of Islamic financial institutions for 20 months showed increase in the number of employees increased to 2019 (Figure 6). Referring to the Financial Services Authority (FSA), which will limit BUS establishment in the year 2023 only about 20 to 25 banks so that there is need to prepare UUS spin-off or merger fellow UUS. With conditions more and more Islamic financial institutions in the form BUS free in expanding the market by opening new branches, the projected number of employees of Islamic financial institutions maybe higher than the existing projections (Figure 6).

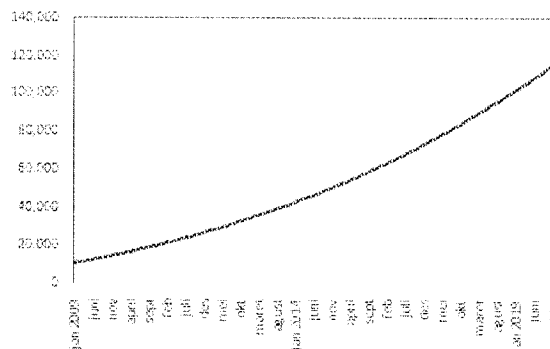


Figure 6. Projected Number of Employees Islamic Financial Institutions

The growth trend needs the number of employees by Islamic financial institutions on a monthly basis seemed to rise more rapidly from year to year. In January 2009 the increase in the number of employees 400 people in December 2019 it was estimated at 1,400 people and still rising for months that followed after 2020 (Figure 7). The enactment of the agreement ASEAN Economic Community (AEC) by the end of 2015, Islamic financial institutions ASEAN countries could open a branch in Indonesia. If foreign banks to open branches of Islamic banks in Indonesia, they need employees who have competence Islamic banking. If this is not met then it will be a lot of foreigners who have competence Islamic banking work in Indonesia.

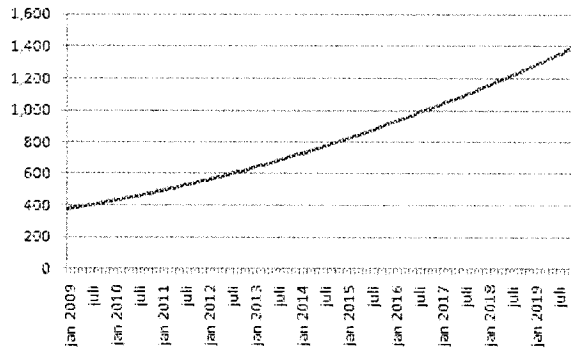


Fig7. Projected Growth in Number of Employees Islamic Financial Institutions

**Student Interest in Continuing SI Islamic Banking**

Students sampled came from vocational high school graduates (SMK) that can be attributed directly to the world of banking, namely SMK majoring in management, accounting, and other offices. Most samples are from SMK accounting department because the department has the most interest, followed by offices, management and others.

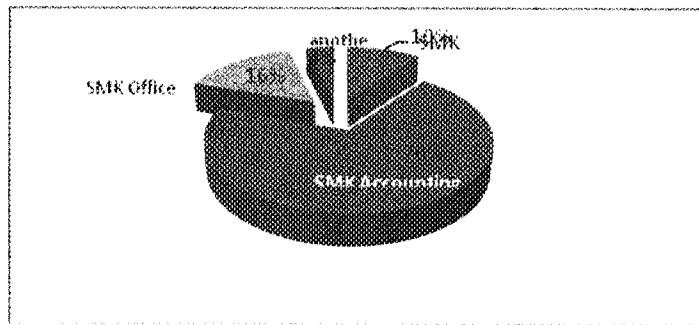


Figure 8  
Composition Samples

Not all of SMK has been utilizing information and communication technology (ICT) in the learning process. 21% of respondents do not yet have access to the internet. In connection with the study program at UT, they still need to learn and adapt to the learning process using ICT when UT who studied at UT.

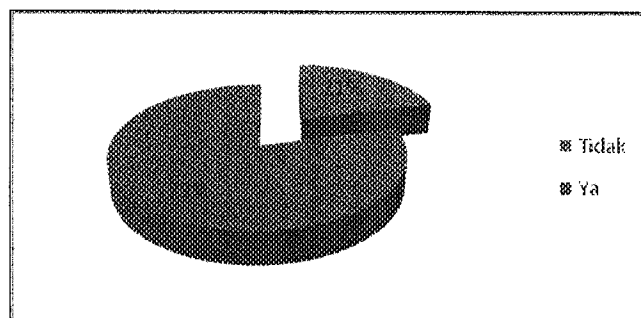
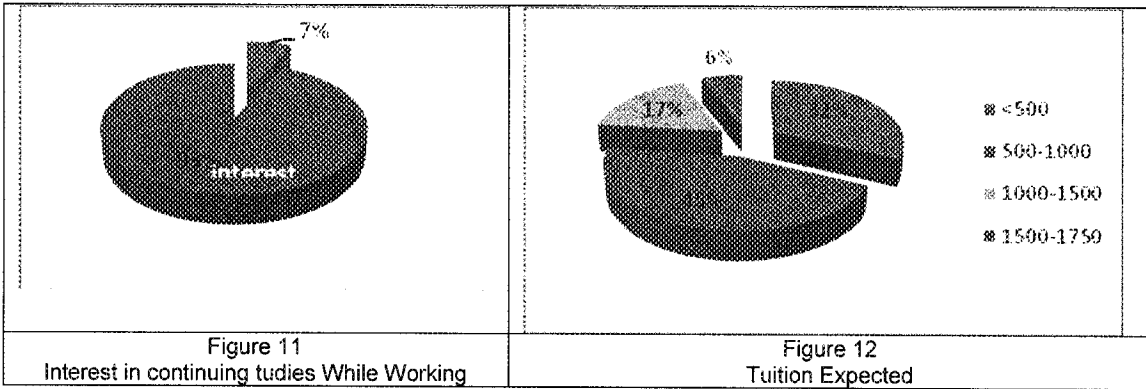


Figure 9  
Student Access to the Internet

Interests of respondents to continue their studies after graduation and worked extremely high (Figure 10). Only 7% of respondents who do not intend to continue to S1. Support parents to continue their studies are higher. This is a potential market for the UT, it is necessary to UT since the early socialization of students entering . And the expected cost quite is varied, the majority of wills between Rp 500,000 - Rp 1000,000 per semester (Figure 12).





**Employee Interest in Islamic Banking Continuing StudyS1**

Islamic banking organizes various training/courses periodically to improve the competence of its employees, but the number of training followed by the employee is not considered sufficient to meet the competency S1 Islamic banking. By scaling the number of training 1 to 4 where the value 1 low (rarely) and the fourth highest (often) correlated with interest in continuing to S1 Islamic banking with a scale of 1 to 4 where a value of 1 indicates no interest and the value of 4 very interested in the results obtained correlation of 0, 25 (Figure 13).

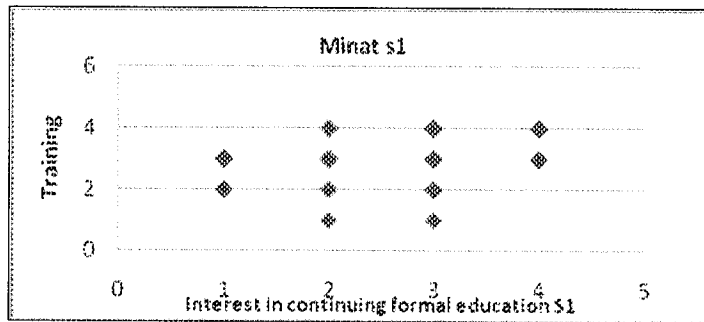


Figure 13  
Correlation with interest Training Program for Following S1Sharia

Education respondents with a total sample of 82 employees of Islamic financial institutions vary, the lowest and highest high school education is S2 (Figure 14). The majority of education employees are S1 from various fields.

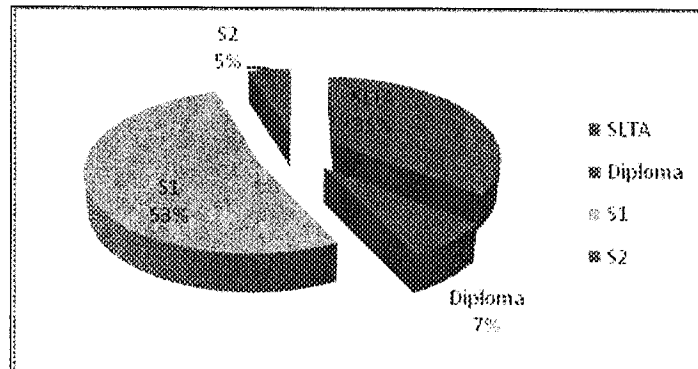


Figure 14  
Sample Composition Islamic Financial Institutions Employees

The majority of employees of the Islamic financial institutions found formal education effect on their career development. This statement is consistent with the statement of the respondent that the training is still not enough to meet the competency S1 Islamic banking. On a scale of 1 (lowest) to 4 (highest) Diploma menunjukkan that employees have a strong desire to continue the study of Islamic banking S1 UT followed by graduate S1 by means of credit transfer (Figure 15). Despite allegations, employee interest in the senior secondary level/equivalent is relatively low.

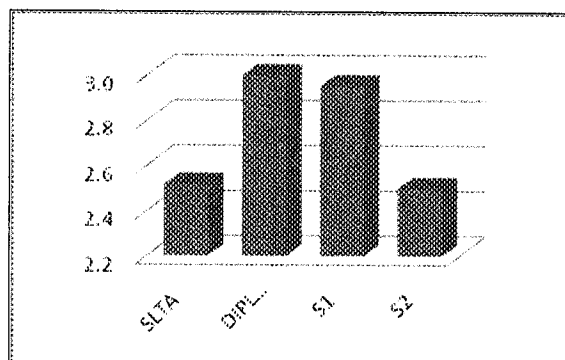


Figure 15  
Level of Education Employees

### SWOT Analysis of Islamic Banking Study Program

Analysis of internal and external factors in the context of the opening of the department of Islamic banking in the department of economic development of the UT is indispensable for decision-making and strategy formulation. SWOT table that describes the internal strength (strength), the opportunity can be taken (opportunity), internal weakness (weakness) and external threat (threat) is described in Table 2.

Table 2 SWOT Analysis Opening Islamic Banking Study Program

	<i>Internal</i>	<i>External</i>
<b>Favourable</b>	<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>- Reaching out to all parts of Indonesia and abroad with 39 UPBJJ-UT</li> <li>- The curriculum customized to the needs of users.</li> <li>- Has cooperation with Government and Private</li> <li>- Having a network with experts in the field of Islamic banking.</li> <li>- Have experience in the implementation of distance education programs.</li> <li>- Many of the subjects in various UT study program that can be used in the development of Islamic study programs.</li> </ul>	<p><b>Opportunity</b></p> <ul style="list-style-type: none"> <li>- Produce a degree in Islamic economics according to market needs</li> <li>- The development of information and communication technology with a wider range and cheap.</li> <li>- Support the BI policy to provide skilled manpower in the field of Islamic banking.</li> <li>- Providing wider opportunities for the public to continue their studies to Islamic banking.</li> <li>- The need for labor sharia increasing.</li> </ul>
<b>Unfavourable</b>	<p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>- Limited space / practice means face to face</li> <li>- Depending on the IT network in the learning process</li> </ul>	<p><b>Threat</b></p> <ul style="list-style-type: none"> <li>- Many universities in the country that has hosted the field of Sharia,</li> </ul>

Based on the analysis of SWOT table, and then arranged a variety of alternative strategies for the development of Islamic banking study programs are presented in Table 3.

Table 3. Opening Strategy Sharia Study Program

	<i>Internal Opportunity</i>	<i>External Threat</i>
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<b>Favourable Strength</b>	<b>Strategi SO → maxi-maxi</b>  <ul style="list-style-type: none"> <li>- Opening the study program general banking and sharia throughout UPBJJ UT.</li> <li>- Cooperate with the Islamic financial institutions to improve the competence of its employees,</li> <li>- Developed the course curriculum of Islamic banking is based on the competencies required by Islamic financial institutions.</li> </ul>	<b>Strategi ST → maxi-mini.</b>  <ul style="list-style-type: none"> <li>- Opening the study program general banking and sharia remotely with widespread promotion.</li> </ul>
<b>Unfavourable Weakness</b>	<b>Strategi WO → mini-maxi</b> <ul style="list-style-type: none"> <li>- The practice is done optimally through dry-lab</li> <li>- Designed learning materials can be downloaded easily</li> </ul>	<b>Strategi WT → mini-mini</b> <ul style="list-style-type: none"> <li>- Organizing education strata S1, offering a separate subject and in the form of specific competency groups.</li> </ul>

## CONCLUSION

Distance education systems for people who are working are greatest strength face-to-face. Referring to the high growth in the number of employees in Islamic banking, interest banking employees and labor competition ahead of the entry into force of the MEA in the Islamic banking sector requires improving the competence of employees through formal level S1 of Islamic banking. To serve the needs of society in general and the banking employees, particularly Islamic banking, the UT deserve and need to open a department of Islamic banking.

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