INTERNATIONAL SEMINAR ON GLOBAL TRENDS UNVEILED: HALAL INDUSTRY ISLAMIC & DIGITAL TRANSFORMATION

UINFAS Bengkulu, 6 February 2024 Bengkulu, Indonesia

BOOK OF ABSTRACTS







Book of Abstracts

International Seminar on Global Trends Unveiled: Halal Industry, Islamic Banking & Digital Transformation

Organised by Universitas Islam Negeri (UIN) Fatmawati Sukarno Bengkulu Supported by Krirk University Thailand, Western Sydney University Australia & International Islamic College Bangkok

Bengkulu, February 6th 2024

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Chairman of Organizing Committee: H. Romi Adetio Setiawan, M.A, Ph.D

Reviewer, Editor & Layout: M. Arif Rahman Hakim, Ph.D

PREFACE

Assalamualaikum Warahmatullahi Wabarakatuh.

Distinguished guests and participants. Welcome to Bengkulu, the land of Raflesia, and welcome to UIN Fatmawati Sukarno Bengkulu.

On behalf of the university leaders, I would like to express a warm welcome to all delegates and participants to the International Seminar on Global Trends Unveiled: Halal Industry, Islamic Banking & Digital Transformation. It is a great honor for all faculties and departments at UIN Fatmawati Sukarno (UINFAS) Bengkulu to support the conference. I believe that this conference is an important forum for exchange of information and research finding among us, who come from different institutes, department and countries. But we are one in the same room today for all of us have a same target to achieve our goals. Thus, I hope that the contacts established during the conference may bind us in one vision. A vision on achieving a sustainable life tomorrow together. Wish that we may strengthen close relationship among conference members, develop more join research project, and very importantly we have a strong commitment to support the UINFAS events in the future.

In closing, I would like to thank the organizing committee of this event hard work and patience and also our partners from Krirk University Thailand, Westerns Sydney University Australia and International Islamic College Bangkok, for supporting this event and the research climate at UINFAS Bengkulu. I would also like to thank all contributors for your good cooperation.

Your Sincerely,

Prof. Dr. H. Zulkarnain, M.Pd

Rector of UIN Fatmawati Sukarno Bengkulu

WELCOMING ADDRESS BY THE CHAIRMAN OF THE ORGANIZING COMMITTEE

Excellences, Distinguished Delegates, Ladies, and Gentlemen,

As chairman of the organizing committee of the international seminar on 'Global Trends Unveiled: Halal Industry, Islamic Banking, and Digital Transformation.' It gives me great pleasure and honoured to have such a distinguished gathering of experts, scholars, and professionals from Australia, Thailand and various regions of Indonesia who have come together to explore and discuss the evolving landscape of the halal industry, Islamic banking, and digital transformation on a global. I also wish to welcome our Rector Prof. Dr. Zularkain, MPd for full support of this event and our keynote speakers Dr. Bundit Arroman (Vice President of International Affaris, Krirk University, Thailand) and Prof. Dr. Supardi, M.Ag (Dean Faculty of Islamic Economics and Business, UIN Fatmawati Sukarno Bengkulu) for coming to our campus and presenting their insights in this event. We are honoured to feature Dr. Edward Mariyani-Squire, a distinguished speaker and Lecturer at the School of Business, Western Sydney University, Australia, who graciously accepted the invitation to present remotely at this event.

This seminar serves as a platform for insightful discussions, knowledge sharing, collaboration and the exchange of ideas that will contribute to a deeper understanding of the challenges and opportunities within these crucial sectors. Through such International collaboration, the diverse perspectives and expertise present here will undoubtedly enrich our collective understanding and pave the way for innovative solutions.

Distinguished visitors, let me express, in the name of the organizing committee, our most sincere gratitude to all the participants, speakers, and partners who have played a crucial role in making this event possible. Your commitment and contributions are invaluable, and we look forward to a successful and enriching seminar.

Wishing you all a productive and enlightening experience over the course of this seminar.

Thank you.

H. Romi Adetio Setiawan, M.A, Ph.D

Chairman, Organizing Committee

International Seminar on 'Global Trends Unveiled: Halal Industry, Islamic Banking, and Digital Transformation'"

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TENTATIVE SCHEDULE OF INTERNATIONAL SEMINAR

Global Trends Unveiled: Halal Industry, Islamic Banking & Digital Transformation

Universitas Islam Negeri Fatmawati Sukarno, Bengkulu 6 February 2024

| Date | Time | Agenda | Venue/ Room |
|----------|-----------|---|-----------------------------------|
| 06 | 07:00 - | Registration | Aula Djam'an Nur |
| February | 08:00 a.m | | UIN Fatmawati |
| 2024 | | | Sukarno Bengkulu |
| | 08:00 - | Dance Performance: Tari | |
| | 08:10 a.m | Persembahan | |
| | 08:20 - | Opening Ceremony | |
| | 10:10 a.m | Hybrid: Offline and Online (Zoom | |
| | | Meeting) | |
| | | Opening | |
| | | Recitation of Holy Qur'an | |
| | | Prayers | |
| | | Welcoming Speech | |
| | | - Rector of UINFAS Bengkulu | |
| | | (Prof. Dr. H. Zulakarnain, M.Pd | Aula Djam'an Nur |
| | | Keynote Speakers | UIN Fatmawati |
| | | - Krik University, Thailand. | Sukarno Bengkulu |
| | | (Dr. Bandit Aroman) | |
| | | - Dean Faculty of Islamic | |
| | | Economics and Business, | |
| | | UINFAS (Prof. Dr. Supardi, | |
| | | M.Ag) | |
| | | ■ MoA Signing | |
| | | ■ Dance Performance: <i>Tari Dol</i> | |
| | 10:10 - | International Seminar | Aula Djam'an Nur |
| | 11:50 a.m | Speakers: | UIN Fatmawati Sukarno Bengkulu |
| | | Dr. Edward Mariyani Squire (Western | Z direction D direction |
| | | Sydney University, Australia) | |
| | | Dr. Smeet Esore (Krirk University, | |
| | | Thailand) | |
| | | Ms. Sarehan Kwankhawin (Krirk | |
| | | University, Thailand) | |
| | | Muhamad Rakwaithong (Krirk | |

| | | University, Thailand) Romi Adetio Setiawan, Ph.D (UINFAS Bengkulu) | |
|-----|----------------------|---|---|
| | | Moderator : M. Arif Rahman Hakim, Ph.D | |
| | 11:50 – 12:00 a.m | Closing Ceremony | |
| | 12.05 – 1.00 p.m | Break & Lunch | - |
| | 1:30 – 4.00 | Paralel Session Sub Themes | Room A, B, C & D Postgraduate Program, UINFAS |
| p.m | p.m | ✓ Economics & Digital Transformation In Islamic Bank ✓ Sharia (Islamic Law) & Islamic Studies ✓ Management & Halal Industry ✓ Educations & Social Sciences | Bengkulu |

Sub-Theme:

ECONOMICS & DIGITAL TRANSFORMATION IN ISLAMIC BANK

Room A

Chairman: Dr. Desi Isnaeni, M.A

ECONOMIC VALUE POTENCY OF TALAS BENENG (Xanthosoma undipes K.Koch) BASED ON NUTRIENT CONTENT

Moh. Sofyan Budiarto dan Yunia Rahayuningsih

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ABSTRACT

Talas Beneng is a native plant of Mount Karang, Pandeglang Regency, which grows abundantly, either wild or cultivated. Serves as an alternative staple food for local people, Talas Beneng has not been utilised to its full potential, even though some people have process this produce into flour and chips. A development strategy is therefore needed to promote Talas Beneng more widely. This study aimed to determine the nutrient content of Talas Beneng so that SMEs could provide this information as nutritional facts on the package of the processed foods. The research employs a descriptive method together with laboratory testing of Talas Beneng's flour and chips. The results showed that the overall quality parameters of Talas Beneng's flour has approached national standards (SNI), in which moisture and ash contents are lower than wheat, while protein, Fe and Zn contents are higher than national standard's reference. Microbiologi-

cal contents of E-Coli and oxalic acid, however, are higher than the reference. In comparison to banana chips, Talas Beneng hips' ash content is slightly lower, whereas fat and beta-carotene contents are higher.

Keywords: Economic Improvement, Nutrition Ingredients, Talas Beneng

ISLAMIC ECONOMIC PERSPECTIVE ON THE IMPACT OF THE IMPLEMENTATION OF PAWNING RICE FIELDS ON THE WELFARE OF FARMERS IN PADANG SIRING VILLAGE, SEGINIM SUB-DISTRICT, SOUTH BENGKULU REGENCY

Mella Nopita Sari, Idwal B, Uswatun Hasanah

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ABSTRACT

The aim of the research is to determine the implementation of pawning rice fields and to determine the impact of implementing pawning rice fields on the welfare of farmers from an Islamic economic perspective in Padang Siring Village, Seginim District, South Bengkulu Regency. The research method used is qualitative. The data collection techniques used were observation, interviews and documentation. Research results: 1) Implementation of pawning rice fields, namely: First, the pillars and

conditions of pawning where in the implementation they have been fulfilled, but in implementing the contract the community does not bring witnesses and only produces written evidence based on trust between both parties. Second, the Rights and Obligations of the Pledge Giver and Pledge Recipient, where in practice the rights of the pledge recipient have been fulfilled but the obligations of the pledge recipient have not been because the pledge recipient is still using the pawned goods for his own benefit. Meanwhile, the rights and obligations of the pledgor have been fulfilled. Third, the use of pawned goods, in practice the pawned goods are used by the pawn recipient. 2) The impact of pawning on farmers' welfare from an Islamic economic perspective, namely: Dharuriyat, Hajiyat and Tahsiniyat. Where the implementation of this pawn is still far from prosperous, especially for the farmer (pawn giver), because by using the pawned goods by the pawn recipient, the pawn recipient can get multiple profits while the pawn giver lacks a lot of income which makes it difficult to meet his living needs, and it becomes increasingly difficult to pay off debts.

Keywords: Pawning, Farmers' Welfare, Islamic Economic

KARL POPPER'S PRINCIPLE OF FALSIFICATION AND ITS APPLICATION IN ISLAMIC ECONOMICS

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Abstract

Science is not just knowledge, but summarizes a collection of knowledge based on agreed theories and can be systematically tested with a set of methods recognized in a particular field of science. Thus, science is not only limited to things that can be captured by the five senses such as observation, understanding and reasoning, but also requires a standardization process that is systematic and methodical. Starting from this definition, questions then arise about Popper's principle of falsification and how it is related to Islamic economics which is currently being widely discussed. To answer questions related to the philosophy of science as above, the author will raise the views of scientific experts who have made a major contribution to the development of science to date, namely Karl Popper with his theory of falsification. Based on the discussion above, it can be concluded that falsification is the right way to develop science because basically science can develop based on errors or mistakes. Popper's ideas are interesting when applied to the study of Islamic economics. Several studies on Islamic economics indicate that Popper's falsification principle can be used to study Islamic economics so that it can be understood comprehensively. The function of falsification is not to weaken but to identify weaknesses so that they can be overcome so as to perfect the theory or science.

Keywords: Science, Popper, Islamic economics

ANALYSIS OF THE IMPLEMENTATION OF GOLD RECEIVABLES FROM AN ISLAMIC ECONOMIC PERSPECTIVE (STUDY IN UJUNG PULAU VILLAGE, TANJUNG SAKTI PUMU DISTRICT, LAHAT REGENCY)

Femmy Sentriani, Desi Isnaini, Citra Liza

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ABSTRACT

Based on an Islamic economic perspective, the purpose of the study is to ascertain how gold debts and receivables are implemented in Ujung Pulau Village. The kind of exploration utilized is field research. Methods like observation, interviews, and documentation are used in data collection techniques. A qualitative, descriptive approach is used in data analysis techniques. The subjects in this exploration are the providers and beneficiaries of gold obligations and receivables. The consequences of the exploration show that gold obligations and receivables in Ujung Pulau Town are still habitually brought about, this is because of the simplicity of submitting obligation applications and with no assurances or certain circumstances. Gold obligation and receivable exercises in Ujung Pulau Town just utilize the standard of trust, they are not down on paper, they are not directed, with practically no observers included so the execution of these obligations and receivables triggers bothersome occasions (defaults). One party lost money when the gold debt was implemented in Ujung Pulau Village because the payment was replaced with cash equivalent to the gold that was borrowed. So the execution of gold obligations and receivables in Ujung Pulau Town has not been as per the Islamic financial point of view as suggested in Q.S Al-Bagarah stanza 282 and has not carried out Islamic monetary standards, in particular the guideline of Tauhid, the rule of equilibrium and the standard of equity. The answer for stay away from usury from gold obligations and receivables is to all the more likely comprehend and focus on the execution of gold obligations and receivables in view of Islamic regulation.

Keyword: Gold Debt and Receivables, Islamic Economics

TECHNICAL ANALYSIS TO INCREASE INVESTMENT BENEFITS (CASE STUDY OF GEN Z INVESTORS AT THE FACULTY OF ECONOMICS AND ISLAMIC BUSINESS, FATMAWATI SUKARNO STATE ISLAMIC UNIVERSITY, BENGKULU)

Septi Anggraini, Yetti Afrida Indra, Kustin Hartini, Romi Adetio

Universitas Islam Negeri Fatmawati Sukarno Bengkulu Email: septianggraini@mail.uinfasbengkulu.ac.id, yetti_afrida@mail.uinfasbengkulu.ac.id, romiadetio@mail.uinfasbengkulu.ac.id4,

Abstract

Investment sector and capital markets in Indonesia. However, there are many people who invest without any knowledge in the field. They only follow others because they are afraid of falling behind without doing their own analysis, which could cause them to lose. The researcher chose this topic as the research subject. How technical analysis has an impact on increasing investment profits. Studying millennial investors at the Islamic economics and business faculty is the aim of this research. FEBI students from Fatmawati Sukarno State Islamic University, Bengkulu, who have invested in the capital market, are the sample for this research. Hypothesis testing and primary data from distributing questionnaires were used to use multiple regression analysis. The research results show that investor profits are partially influenced by technical analysis using candlestick and moving average indicators. Simultaneously, all variables impact investors' returns.

Keywords: Technical Analysis of Moving Average, Candlestick, Investor Profits

IMPLEMENTATION OF RICE MILL PEN G WAGE PAYMENT IN ISLAMIC ECONOMIC PERSPECTIVE (CASE STUDY IN PENGRICE MILL, RIGANGAN III VILLAGE, KELAM TENGAH DISTRICT, KAUR REGENCY)

Nurantika Dwi Putri, Supardi Mursalin, Uswatun Hasanah

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ABSTRACT

The purpose of this research is to study the application of wage payments and Islamic economic perspectives to wage clearance in the village of Rigangan III, Kelam Tengah Prefecture, Kaur district. The research methods used are descriptive research and qualitative data analysis. The data collection methods applied include documentation, observation, and surveys. The results of this study show that in Rigangan III Village, Kelam Tengah Prefecture, Kaur District, wage payment system

has become a common practice. In a scenario where farmers pick up their crops, wages are calculated on the basis of their amount, with the rate of 1 can of rice equivalent to 1 liter (6 cantings) of rice. Alternatively, if the landlord chooses to bring the crops directly to grinding, the wages will be measured as 1 can, which is equivalent of half a liter. (3 canting). 2) Islamic economic perspectives related to the implementation of the wages of grinding padi in the Village of Rigangan III, Kelam Tengah District, Kaur District, can be explained as follows: First, the determination of priorities is made according to the needs. Second, the application of the applicable law becomes consideration. Thirdly, wages are adjusted to time. Fourthly, wage rates are determined by seniority.

Keywords: Wage, Islamic Economics, Rice Milling

PROMOTION THROUGH ENDORSE ON COSMETICAL PRODUCTS WILL BE SIGNED FROM SYARIAH BUSINESS PERSPECTIVE (CASE STUDY ON STUDENTS OF THE FACULTY OF ECONOMY AND BUSINESS ISLAM UIN FATMAWATI SUKARNO BENGKULU)

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Abstract

The aim of this research is to find out how promotion through endorse can make consumers more interested to buy Wardah cosmetics products. In addition, this research also investigates how promotion endorse in line with the principle of Shariah business. Descriptive qualitative research methods are used. Data collection is carried out through interviews, observations, and documentation. Data analysis is done through the reduction, presentation, and conclusion stages. This study found that the promotion through endorsement of Wardah cosmetic products has a strong influence on customer purchasing interests if it is done honestly, transparently, and with good and correct description and way. Therefore, the promotion of endorsements on Wardaha cosmetics products must be honest, transparent, and describe the product well. From the Sharia business point of view, the endorse promotion carried out by the Goddess Sandra was able to raise customer interest and also meet the sharia business principles.

Keywords: Promotion, Endorse, Sharia Business

ANALISIS PERKEMBANGAN FINANCIAL TECHNOLOGY (FINTECH) PEER TO PEER (P2P) LENDING SYARI'AH DI INDONESIA DALAM PERSPEKTIF MAQASID SYARI'AH

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Abstract

Peer to Peer (P2P) sharia lending is a type of fintech used by sharia fintechs that utilize technology services. The aim of this research is to analyze the development of fintech peer to peer lending sharia using the maqashid sharia approach. The method used in this research is a qualitative method with a qualitative descriptive approach, through three stages, namely orientation, exploration and focused literature study. The results of this research show that there are seven types of sharia peer to peer lending registered at the OJK, and of the seven P2P lending fintech, the mechanism used is in accordance with the MUI DSN Fatwa No: 117/DSN-MUI/II/2018 regarding information technology-based financing services based on sharia principles, this shows that fintech P2P Sharia Lending in Indonesia has fulfilled the maqasid of sharia and has clear legal protection. However, what is needed now is efforts to increase literacy about P2P Sharia Lending in the community.

Keywords: Fintech, P2P Sharia Lending, Maqasid Syari'ah

ANALISIS KINERJA KEUANGAN PERUSAHAAN YANG TERGABUNG DALAM INDEKS SAHAM SYARIAH INDONESIA (ISSI) YANG MELAKUKAN STOCK SPLIT TERHADAP RETURN SAHAM

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Abstract

This research aims to test whether there is an influence of Return on Assets (ROA), Total Assets Turnover (TATO), Earning Per Share (EPS) and Price Earning Ratio (PER) on Stock Return with a total sample of 7 companies that carry out stock splits which are members of Indonesian sharia stock index (ISSI) in the 2019-2022 period. Research data was collected using documentation and library methods and analyzed using multiple linear regression. The results of the F hypothesis test research show a sig value of 0,773 > 0,05, so it can be caonclude that Return on Assets (ROA), Total Assets Turnover (TATO), Earning Per Share (EPS) and Price Earning Ratio (PER) do not have an effect together as stock returns. The t test results show a sig value of ROA 0,934, TATO 0,386, EPS 0,407 and PER 0,659 where the sig value of all variables is greater than 0,05 so it can be conclude that Return on Assets (ROA), Total Assets

Turnover (TATO), Earning Per Share (EPS) and Price Earning Ratio (PER) have no partial effect on stock returns.

Keywords: ROA, TATO, EPS, PER and Stock Return

PENINGKATAN LITERASI DIGITAL DAN KEAMANAN INFORMASI MASYARAKAT (STUDI PADA KELURAHAN PADANG SERAI KECAMATAN KAMPUNG MELAYU DALAM TRANSAKSI ONLINE UMROH)

Juwita Dwi Syafitri, Romi Adetio Setiawan, Evan Stiawan Universitas Islam Negeri Fatmawati Sukarno Bengkulu

ABSTRAK

Tujuan penelitian ini adalah untuk meningkatkan literasi digital dan keamanan informasi dalam transaksi online umroh yang mana kerap kali terjadi penipuan dengan mengatasnamakan PT. Travel haji dan umrah. Objek penelitian ini adalah masyarakat kelurahan padang serai kecamatan kampung melayu kota Bengkulu. Metode pendekatan dalam penelitian ini adalah metode observasi, pengumpulan data dan juga wawancara kepada konsumen. Hasil penelitian menunjukan bahwa minat konsumen dalam melaksanakan ibadah umrah sudah meningkat tetapi terkendala dalam finansial sehingga masyarakat lebih mengutamakan kepentingan lain, seperti kepentingan untuk bertahan hidup dan juga biaya Pendidikan.

Kata Kunci: Literasi Digital, Keamanan Informasi, Transaksi Online

PENGARUH HARGA, TRUST, KEMUDAHAN DAN KEAMANAN MENGGUNAKAN E-COMMERCE TERHADAP KEPUTUSAN PEMBELIAN (STUDI PADA PENGGUNA SHOPEE MAHASISWA PROGRAM STUDI EKONOMI SYARIAH FAKULTAS EKONOMI DAN BISNIS ISLAM UIN FATMAWATI SUKARNO BENGKULU)

Anisa Muslimah, Nurul Hak, Aan Shar

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ABSTRACT

Purchasing decisions are a long process that buyers must go through before they buy a product and continue afterwards. The purpose of this study is to see whether variables such as price, trust, security and convenience variables have an effect on purchasing decisions. object of research for students of class 2020, 20221, and 2023 of the Sharia

Economics study program. The object of this research is in the Sharia Economics study program of FEBI UINFas Bengkulu. The type of research approach is quantitative associative. Then purposive sampling is used to collect data as many as 100 people who are users of the shopee application. Multiple Linear Regression Analysis is used in the data analysis method. Based on the tests that have been carried out, it is revealed that partially price (X1) has a negative effect and (sig) on purchasing decisions. Then partially the variables of trust (X2), convenience (X3) and security (X4) in using e-commerce have a positive influence (sig) on purchasing decisions.

Keywords: Price; Security; Convenience; Purchase Decision; Trust

PRAKTIK UPAH-MENGUPAH PADA PENJAHIT ULI KOTA BENGKULU BERDASARKAN PERSEPEKTIF EKONOMI ISLAM

Sri Lestari, Desi Isnaini, Uswatun Hasanah

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Abstract

The purpose of this research is to find out: (1) the practice of organizing wages at Tailor Tailors in Bengkulu City. (2) wage practices at the Uli Tailor in Bengkulu City seen from an Islamic Economics perspective. To reveal this problem thoroughly and in depth, researchers used qualitative methods with primary data collection techniques in the form of interviews with the owner and customers of Uli tailoring, totaling 10 people. Then the data is described, analyzed and discussed to answer the problem. The results of this research indicate that the practice of organizing wages at Penjahit Uli, Bengkulu City is in accordance with the pillars and conditions of Ijarah, where there are two people who have an agreement, namely the owner and the customer of Penjahit Uli, the consent is pronounced clearly and openly by the customer so that it can be understood well. By the owner of Tailor Uli, wages are determined according to the level of difficulty in making the design of the clothes and wages are given when the clothes are picked up, and both parties know the benefits that will be received from the object or fabric that will be sewn. As seen from the perspective of Islamic Economics, it is in accordance with the mechanisms in Islamic Economics, namely that the wages given are adequate and able to meet needs, are fair, and the wages given are in accordance with the agreed time limits.

Kata Kunci: Praktik Upah, Penjahit Uli, Ekonomi Islam

Sub-Theme:

SHARIA (ISLAMIC LAW) & ISLAMIC STUDIES

Room B

Chairman: Dr. Rohmadi

ANALYSIS OF LAW NUMBER 20 OF 2016 CONCERNING TRADEMARKS IN PLAGIATION CASES BETWEEN MS GLOW AND PS GLOW BRAND PERSPECTIVE OF THE MASLAHA MURSALAH

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Abstract

The brand can be considered a crucial element in the world of economics and business. Consequently, the efforts of the Indonesian government to protect Trademark Rights are reflected in the relevant legislative regulations. However, issues related to Trademark Rights persist in Indonesia, including cases of brand plagiarism that lead to legal disputes. This research is based on a specific case, focusing on the formulation of the following problems: 1) What are the legal considerations in resolving the dispute over the plagiarism case involving the brands MsGlow and PsGlow based on Law Number 20 of 2016, as reflected in the decision 2/Pdt.Sus.HKI/Merek/2022/PN.Niaga Sby? 2) What is the perspective of Maslahah Mursalah concerning the presence of Law Number 20 of 2016 on Trademarks? This study adopts a normative juridical research approach, focusing on library research. The findings of this research include: 1) The legal considerations made by the judge in deciding the case of MS Glow and PS Glow were appropriate in accordance with the applicable regulations. MsGlow's error in registering the product class led to her defeat in the Surabaya Commercial Court, highlighting the importance of understanding product registration and the relevance of the registered products. 2) In Islamic Law, a brand is considered wealth and must be protected. Due to the crucial role of a brand, legal protection is necessary to provide legal certainty to the brand owner. The existence of Law Number 20 of 2016 on Trademarks and Geographical Indications is a form of preventive protection. In Islamic Law, brand protection is an effort to preserve well-being, particularly in safeguarding wealth, known as "hifz mall "

Keywords: Trademark Rights, MS Glow dan PS Glow, Maslaha Mursalah

SHAPING OF ADOLESCENT SELF-CONCEPT THROUGH MUHASABAH AL-GHAZALI

Nelly Marhayati, Lailatul Badriyah, Luky Arya Suwandi

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ABSTRACT

The purpose of this paper is to find out whether self-concept in adolescents can be formed using the muhasabah al-Ghazali technique and provide an understanding that

not only adults can learn Sufism, but teenagers can also learn Sufism to avoid deviant behavior that often appears among teenagers. This research is qualitative research with the type of library research and uses content analysis methods. Based on the results of a content analysis of some literature, it was found that self-concept in adolescents, especially Muslim adolescents, can be formed through a religious approach using the muhasabah al-Ghazali technique because it turns out that the six stages of muhasabah refer to the three psychological domains, namely cognitive, affective and psychomotor. Although of the three domains, the cognitive domain has the most dominant function. This shows that adolescents who have entered the formal operational phase will be able to practice muhasabah. Through the results of this literature review, it is hoped that it can contribute to the development of Islamic psychology, especially in Indonesia.

Keywords: self-concept, muhasabah, adolescent

PELAKSANAAN PERATURAN DAERAH PROVINSI BENGKULU NOMOR 5 TAHUN 2017 DITINJAU DARI SIYASAH DUSTURIYAH

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Abstract

Humans, as social creatures, always live in society and need each other to fulfill their daily needs. Human Rights (HAM) are inherent in individuals and are regulated in detail in law, becoming the main characteristics of a legal state like Indonesia. Recognition in society plays an important role in building an individual's identity and existence, creating a positive sense of self-worth, and strengthening social bonds. However, discrimination, especially against minority groups such as people with HIV/AIDS, hurts psychological well-being and creates inequality. The Declaration of Human Rights in Indonesia, although it has been around for a long time, was only declared in the 1945 Constitution. Human rights involve aspects of life, including civil, political, economic, social and cultural rights. People living with HIV/AIDS face discrimination in various aspects, including the world of work, due to stigma and a lack of public understanding. The importance of overcoming discrimination is not only to achieve social justice but also to maintain harmony and stability

Keywords: Confession, Discrimination And Human Rights

ANALISIS PROMOSI DAN HARGA DALAM MENINGKATKAN MINAT JAMAAH UMROH PADA TRAVEL HOLIDAY ANGKASA WISATA BENGKULU

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Abstract

This research was carried out to find out whether there was an analysis of promotions and prices, inhibiting factors and finding solutions to overcome existing obstacles in the Bengkulu tourism space travel holiday. This research method uses a descriptive method with a quantitative approach. The results of this research show an analysis of promotions and prices on the interest of Umrah pilgrims in the Bengkulu Space Tourism Travel Holiday. Angkasa Wisata Travel Holidays uses a differentiation strategy with the company's technique of conveying the superiority of its products and providing the best service for Umrah pilgrims. The promotional mix used to increase the number of Umrah pilgrims consists of advertising, sales promotion and personal selling. The inhibiting factor for increasing the number of Umrah pilgrims is the competitive price offered which is relatively more expensive compared to other Umrah trips. The solution to overcome these obstacles is to foster a positive perception among the public that the promotions and package prices offered are expensive but the company still provides the best facilities and quality.

Keywords: Promotion; Price; Interest

AKULTURASI KERAGAMAN BUDAYA SEBAGAI SARANA MEMAHAMI KEKHASAN ISLAM YANG MAJEMUK MENUJU TOLERANSI

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Abstrak

Islam Indonesia sekarang ini mengalami perkembangan yang sangat dramastis, hal ini merupakan konsekwensi dari pluralisme dan harmonisasi. Ketika Islam masuk ke Indonesia telah melakukan adaptasi dengan berbagai tradisi/budaya yang sudah ada sebelumnya. Bentuk-bentuk harmonisasi budaya ini seperti menjadi suatu keniscayaan bagi Islam di Indonesia, dengan wilayah yang terbentang dari sabang hingga merauke dan memiliki berbagai ragam tradisi dan budaya sebelum datangnya Islam, menjadikan Islam Indonesia kaya dengan warna. Kondisi ini menyebabkan Islam di Indonesia di praktekkan secara beragam. Selama keragaman itu memperkaya peradaban Islam dan tidak bertentangan dengan esensi Islam, maka keragaman menjadikan Islam Indonesia unik. Hanya perlu digarisbawahi bahwa akulturasi budaya dalam Islam sudah berlangsung jauh sebelum Islam masuk ke Indonesia,

proses ini sebagai bagian dari dakwah menyebarkan Islam. Penerimaan berbagai suku dan bangsa yang beraneka ragam dari Jazirah Arab hingga ke seluruh dunia seperti pembuktian tidak langsung penggunaan proses ini. Semangat inilah yang menjadikan para walisongo melakukan akulturasi budaya dalam rangka penyebaran islam di Indonesia agar Islam dapat disambut dengan baik.

Kata Kunci: Keragaman Budaya, Islam Majemuk, Toleransi

PEMBARUAN AKAD MUDHARABAH PADA PERBANKAN SYARIAH DI INDONESIA ANALISIS FATWA DSN MUI NOMOR 07/DSN-MUI/IV/2000

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Abstrak

Ranah muamalah yang fleksibel berpotensi mengalami perubahan (Mutaghayyar), akad muamalah yang mengalami progresitifitas ijtihadiyah pada saat ini adalah akad mudharabah. Dalam prakteknya beberapa lembaga keuangan syariah mulai menerapkan jaminan sebagai syarat yang harus ada dalam pembiayaan *mudharabah*. Penambahan syarat jaminan ini bertentangan dengan konsep mudharabah yang telah didefinisikan oleh para fuqaha, karena sejatinya penerapan jaminan diganti dengan adanya rasa saling percaya (amanah) antara shahibul maal dengan mudharib. Majelis Ulama Indonesia melalui DSN memiliki peran yang sangat strategis dalam pengembangan dan pergaulan ekonomi keuangan, dan bisnis syariah di Indonesia. Oleh karena itu, sudahlah tepat, benar, dan konstitusional Pasal 1 angka 12, Pasal 26 ayat (1), ayat (2), ayat (3) UU Perbankan Syariah. Penelitian ini berjenis penelitian yuridis-normatif atau dapat dikategorikan pada riset literatur (library research). Tujuan dari penelitian ini adalah untuk menganalisis pembaruan akad mudharabah melaui ijtihad fatwa MUI Nomor :07/DSN MUI/IV/2000 yang menjelaskan LKS dapat meminta jaminan pada akad mudharabah dalam tinjauan magashid syariah. Hasil penelitian ini menunjukkan bahwa latar belakang pengajuan permohonan kepada pihak MUI bukan hanya karna tujuan *profit* tapi untuk mempertahankan kestabilan Non Performing Financing (NPF) perbankan syariah. Akad pembiayaan mudharabah memiliki korelasi dan terintegrasi dengan nilai maslahah dan mafsadat bagi kedua belah pihak, jaminan dalam akad pembiayaan mudharabah masuk kedalam unsur al-daruriyyat al-khams, yaitu hifz al-din, hifz an-nafs, hifz al-nasl, hifz al-'aql dan hifz al-mal.

Kata Kunci: Akad Mudharabah, Fatwa DSN, Jaminan.

KEADILAN RESTORATIF DAN MAQASID SYARIAH DALAM PERADILAN ADAT DI KABUPATEN REJANG LEBONG BENGKULU, INDONESIA

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Abstrak

Tulisan ini bertujuan menganalisis bentuk keadilan restoratif yang diimplementasikan dalam peradilan adat di kabupaten Rejang Lebong, dan tinjauan magasid syariah terhadap peradilan adat tersebut. Bentuk penelitian adalah yuridis empiris dengan pendekatan yuridis sosiologis. Jenis penelitian adalah kualitatif. Pengumpulan data dilakukan dengan data kepustakaan, dilengkapi dengan observasi berperan serta, wawancara mendalam dan dokumentasi. Hasilnya, bentuk keadilan restoratif yang diterapkan dalam peradilan adat di Rejang Lebong terdiri dari: pertama, dalam prosesnya, lebih mengutamakan musyawarah dan perdamaian para pihak. Kedua, dari segi sanksi, selain ganti rugi berdasarkan permintaan korban dan persetujuan pelaku, ditambah pula dengan denda adat. Namun, walaupun denda adat ada ketentuan jumlahnya, dalam praktiknya ditetapkan berdasarkan pengamatan hakim terhadap kemampuan ekonomi pelanggar adat. Dalam tinjauan magasid syariah, dari proses yang mengedepankan musyawarah dan perdamaian, ini relevan dengan tujuan menolak mafsadat yaitu meredakan amarah dan dendam dari pihak korban atau keluarganya. Dari bentuk sanksi yang diterapkan, terkandung kemashlahatan dalam memelihara eksistensi harta, jiwa, keturunan, kehormatan, dan hubungan harmonis di antara anggota masyarakat. Dari fungsi sanksi yang mengedepankan pemulihan keadaan, efek jera, dan pembelajaran bagi masyarakatnya, ini lebih dekat dengan fungsi zawajir dan ta'dib. Diharapkan peradilan adat yang cepat, tuntas, memuaskan para pihak ini dapat menjadi model alternatif penyelesaian perkara di luar pengadilan,

Kata kunci: Maqasid Syariah, Keadilan Restoratif, Peradilan Adat

KENDALA DAN STRATEGI PENGEMBNGAN BAITUL MAAL DAN TAMWIL DI INDONESIA

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Abstrak

Baitul Maal wat Tamwil (BMT) merupakan suatu lembaga keuangan mikro Islam di Indonesia. Kendala yang dihadapi oleh BMT di Indonesia bersifat kompleks dan melibatkan berbagai aspek, mulai dari regulasi hingga aspek sosial dan budaya. Dengan memahami dan mengatasi kendala-kendala ini, diharapkan BMT dapat menjadi motor penggerak ekonomi masyarakat yang lebih efisien dan berkelanjutan. *Baitul Maal wa Tamwil* (BMT) merupakan entitas ekonomi yang memiliki peran strategis dalam pengembangan ekonomi masyarakat di Indonesia. Namun, seiring

dengan berbagai perkembangan zaman, koperasi dan BMT dihadapkan pada sejumlah kendala yang menghambat perkembangan dan keberlanjutan operasional mereka. Penelitian ini bertujuan untuk menganalisis kendala-kendala yang dihadapi oleh BMT di Indonesia, serta memberikan rekomendasi untuk mengatasi tantangan tersebut. sehingga *Baitul Maal wa Tamwil* (BMT) dapat membantu meningkatkan perekonomian masyarakat sehingga menciptakan kesejahteraan di kalangan masyarakat di Indonesia.

Kata Kunci: Kendala, strategi, Baitul Maal wa Tamwil (BMT)

MINAT MAHASANTRI DALAM BERINVESTASI TABUNG EMAS PADA PEGADAIAN SYARI'AH

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ABSTRACT

This research aims to determine the interest of Islamic students in investing in gold savings at Sharia Pawnshops. This research used a descriptive qualitative approach with interview techniques with 10 students of Ma'had Al-Jami'ah UIN FAS Bengkulu. The research results show that student interest in investing in gold savings at Sharia Pawnshops is quite high. This is supported by mahasantri's knowledge about investing in gold savings, perceptions of ease and low risk, as well as their trust in Sharia Pawnshops. Sharia pawnshops need to increase education and promotion to students about investing in gold savings.

Kevwords: Investment, Gold Savings, Sharia Pawnshop, Mahasantri.

HUBUNGAN PUASA SENIN-KAMIS DALAM TIMBULNYA GEJALA GASTRITIS PADA MAHASISWA TADRIS IPA ANGKATAN 2021 UIN FATMAWATI SOEKARNO BENGKULU

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ABSTRACT

This study aims to investigate the relationship between the practice of fasting Monday- Thursday and the emergence of symptoms of gastritis in Natural Sciences (IPA) students class of 2021 at UIN Fatmawati Soekarno Bengkulu. Gastritis is an

inflammatory condition of the stomach wall which can cause symptoms such as stomach pain, nausea, vomiting, andothers. Monday-Thursday fasting is an important aspect of Muslim worship practices, but itsimpact on stomach health is not fully understood. This research was conducted through surveys and data analysis to explore fasting practices, eating patterns, and gastritis symptoms experienced by these students. Gastritis is an inflammatory condition of the stomach wall which can cause symptoms such as stomach pain, nausea, vomiting, and others. Monday-Thursday fasting is a fasting practice carried out by some Muslim communities. The research method used in this research is the results of a questionnaire survey. Results from 24 students proved that fasting Monday-Thursday was able to reduce symptoms of gastritis.

Sub-Theme:

MANAGEMENT & HALAL INDUSTRY

Room C

Chairman: Dr. Ridho Syabibi

ANALYSIS OF FACTORS CAUSING DKM TO NOT YET HAVE A ZAKAT COLLECTION UNIT (UPZ) LICENSE AT THE MOSQUE IN THE SUMUR DEWA AREA OF BENGKULU CITY

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Abstract

The Baznas Forms a Zakat Collection Unit (UPZ) to help manage zakat in the community. The problem is that most of the mosques in Sumur Dewa Village, Bengkulu City have not yet established UPZs and do not have permission from Baznas. The problems raised in this research are: What factors cause the Zakat Collection Unit not to be formed at the Sumur Dewa Village Mosque, Bengkulu City. This type of research is exploratory descriptive research. The research approach used is a qualitative approach. Data collection techniques using interview, observation and documentation steps. The results of the research regarding the factors that have caused the UPZ not to be formed in the Sumur Dewa sub-district, Bengkulu city, namely the problem of the community not fully knowing the existence, function and working procedures of both Baznas and UPZ. The second problem is the lack of public trust in the government or the body that manages zakat funds. Third, there is a lack of socialization to educate the public, especially people who are categorized as "lay".

Keywords: Perspective, Mosque Management, Zakat Management, UPZ, BAZNAS

IMPLEMENTATION OF AGRICULTURAL ZAKAT FOR RICE FARMERS IN COKO BETUNG VILLAGE, PADANG GUCI HULU SUB-DISTRICT, KAUR DISTRICT, BENGKULU PROVINCE

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Abstract

This study aims to determine the implementation of agricultural zakat for rice farmers in Coko Betung Village, Padang Guci Hulu Subdistrict, Kaur Regency, Bengkulu Province. This type of research is field research using a qualitative approach, with 10 research informants. Data analysis techniques include data reduction, data presentation and conclusion drawing. The results showed that through the great potential of agricultural zakat indicated by the harvest of rice farmers who have reached the nishab of agricultural zakat rice farmers Coko Betung Village Padang

Guci Hulu District Kaur Regency. Thus the rice farmers of Coko Betung Village, Padang Guci Hulu Sub-district, Kaur Regency, Bengkulu Province have mostly implemented rice farming zakat by issuing rice farming zakat when they have obtained rice harvests reaching nishab by giving it to mustahik zakat directly or paying it through the mosque. While some of the other farmers are still unaware of the existence of rice farming zakat. Therefore, further socialisation is needed to increase community literacy regarding agricultural zakat.

Keywords: Implementation, Zakat, Agricultural Zakat

HALAL TOURISM DEVELOPMENT STRATEGY IN PANDAN WANGI BEACH, MUKOMUKO DISTRICT USING HIERARCHY ANALYSIS PROCESS.

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ABSTRACT

The purpose of this study was to identify the most important criteria and options for developing sustainable halal tourism at Pandan Wangi Beach, Mukomuko Regency. This research used Analytical Hierarchy Process (AHP) with Expert Choice 11 program. The research population was the entire community of Mukomuko Regency, with 50 respondents consisting of academics, regulators, practitioners, and users (visitors). The results showed that environmental criteria had the highest value weight value, which was 0.31 or 31 percent, while the alternative road infrastructure for accessibility had the highest value weight value, which was 0.79 or 79%.

Keywords: Halal Tourism, Pandan Wangi Beach

NEXUS OF DIGITAL TRANSFORMATION IN EDUCATION AND ENVIRONMENTAL SUSTAINABILITY: A CASE STUDY

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Abstract

The extent to which current prosthetic assessments of demand for paperless-induced curricula in higher education are unclear. Existing evidence gaps and method design issues must be explored to address this issue. Our study explores the perceptions of sampled students (n = 385) towards a paperless campus using 20 statements. Three discourses (e.g., one inclined to be positive, the second representing a more uncertain position, and the last demonstrating a somewhat fatalist attitude) towards a paperless campus are used for proper empirical investigation. Estimated results suggest that there are common areas of consensus where all groups hold the opinion that adoption of paperless campuses is the result of social mobilization and technological and curriculum input support from educational institutions and the government. The

findings of this study contribute to the greening campus and operations debate by elaborating on the views of students from three groups and designing educational policy.

Keywords: Campus greening, Sustainable development, Q-methodology, E-learning, Epistemology

EFEKTIVITAS PENGELOLAAN DOKUMEN DALAM MENINGKATKAN PELAYANAN JAMAAH HAJI (Studi Kasus di Kantor Wilayah Kementerian Agama Provinsi Bengkulu)

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Abstract

This research aims to evaluate the effectiveness of document management in improving services for pilgrims at the Regional Office of the Ministry of Religious Affairs in Bengkulu Province, and to identify inhibiting and supporting factors influencing the effectiveness of document management. The research method employed is qualitative descriptive, with data collection through observation, interviews, and documentation. The collected data were analyzed to provide answers to the research questions. The research findings indicate that document management for the services of prospective pilgrims at the Regional Office of the Ministry of Religious Affairs in Bengkulu Province has been carried out effectively and efficiently in accordance with the standards of effectiveness outlined by Peter F. Drucker. Service procedures established by the Central Statistics Agency (BPS), the Directorate General of Hajj and Umrah, as well as the Standard Operating Procedures (SOP) developed by the Head of the Working Team for Hajj and Umrah Implementation in the Ministry of Religious Affairs in Bengkulu Province have been well-followed. The implementation of hajj document management is intricately tied to the pivotal roles of collaborating officers who maintain effective communication. Despite encountering some challenges in the document management process, supportive factors such as adequate operational personnel and the facilities owned by the Regional Office of the Ministry of Religious Affairs in Bengkulu Province have effectively addressed these challenges.

Keywords: Effectiveness, Service, Hajj Document Management

THE EFFECTIVENESS OF USING SISKOHAT (INTEGRATED HAJJ INFORMATION AND COMPUTERIZATION SYSTEM) IN THE HAJJ PILGRIM CANDIDATES' PORTION NUMBER DELEGATION SERVICE AT THE MINISTRY OF RELIGIOUS AFFAIRS IN BENGKULU PROVINCE

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Abstract

This study aims to determine the effectiveness of using SISKOHAT (Integrated Hajj Information and Computerized System) in the hajj pilgrim candidates' portion number delegation service. To find out the obstacles faced in SISKOHAT, portion delegation, and evaluate the service system provided by the umrah and hajj organizer, registration and hajj documents section, to Hajj pilgrims candidates. SISKOHAT is a work support tool in organizing the pilgrimage by utilizing information technology in Indonesia and Saudi Arabia. The results of this study indicated that SISKOHAT at the Head of Hajj Registration and Documents for the Implementation of Hajj Umrah at the Regional Office of the Ministry of Religion Province Bengkulu had been effective in the service of delegating portion numbers to pilgrim candidates.

Keywords: SISKOHAD, Hajj pilgrim, Delegation Service

PENGARUH PROMOSI DAN HARGA TERHADAP MINAT JAMAAH UMROH PADA TRAVEL HOLIDAY ANGKASA WISATA BENGKULU

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Abstract

This research was carried out to find out whether there was an influence of promotions and prices on the interest of the Angkasa Wisata Bengkulu Travel Holiday Umrah pilgrims. The primary data for this research comes from a questionnaire filled out by Umrah pilgrims as a sample of 80 people. The results of this research show that partially the influence of promotion and price has a positive and significant influence on the interest of the congregation in the Travel Holiday Angkasa Wisata Bengkulu with a sig value of 0.001<0.005. Promotion has a significant effect on the interest of the congregation in the Teravel Holiday Angkasa Wisata Bengkulu, the price with a sig value 0.001<0.005, which has a significant value on the interest of Travel Holiday Angkasa Wisata Bengkulu Umrah pilgrims and simultaneously promotion and price have a positive and significant effect on

interest of Travel Holiday Angkasa Wisata Bengkulu Umrah pilgrims with a sig value of 0.001<0.005. The test results for the coefficient of determination or r square, if presented as a percentage, are 49.6% and the remaining 50.4% is influenced by other variables not examined in this research.

Keywords: Promotion; Price; Interest

OPTIMIZING CASH WAQF EDUCATION IN PROMOTING COMMUNITY WELFARE USING COMMUNITY BASED RESEARCH

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ABSTRACT

Waqf is one of the Islamic financial instruments with great potential, which can improve people's life quality. The purpose of this Community Service activity is to provide education about cash waqf to employees of the Religious Affairs Office of North Seluma District. In order to overcome the problems of the activities, researchers are taking steps to carry out direct socialization (face to face). The method of this community service is Community Based Research (CBR). The implementation of this community service activity is carried out by training using the lecture method in delivering material and pre-test and post-test methods as an effort to explore employees' level of understanding of the material presented before and after in accordance with indicators of increasing understanding. Based on the community service activities carried out, it can be concluded that the service program designed by the researcher has been implemented according to plan. Researchers obtained data from 15 KUA employees that changed significantly between before and after conducting cash waqf education for employees of the North Seluma District Religious Affairs Office. Employees of the North Seluma District Religious Affairs Office have knowledge about cash waqf and have the intention to start conducting cash waqf.

Keywords: Education, Cash Waqf, Welfare, Religious Affairs Office

IMPLEMENTASI PROSES SERTIFIKASI HALAL SELF DECLARE DALAM MENDUKUNG PERTUMBUHAN UMKM

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ABSTRAK

Dalam konteks pertumbuhan ekonomi negara, Usaha Mikro, Kecil, dan Menengah (UMKM) memegang peran sentral. Undang-Undang Nomor 33Tahun 2014 tentang Jaminan Produk Halal (UU JPH) telah mengubah status sertifikasi halal dari yang semula sukarela menjadi wajib. Penerapan Undang-Undang ini menekankan pentingnya peran Pendamping Proses Produk Halal (P3H) untuk membantu pelaku usaha dalam mengurus sertifikasi halal. Tujuan utama dari pendampingan ini adalah meningkatkan jumlah UMKM yang memperoleh sertifikasi halal, memperkuat kepercayaan konsumen, memberikan jaminan dalam proses produksi bagi para produsen, meningkatkan daya saing produk, merangsang pertumbuhan omset penjualan, membuka peluang pemasaran global, serta mematuhi ketentuan pemerintah terkait regulasi halal. Pelaksanaan program pendampingan ini terdiri dari tiga tahap, yaitu: pra pengabdian, pelaksanaan pendampingan, dan evaluasi pasca pendampingan. Kegiatan pendampingan melibatkan beberapa aspek, seperti memberikan pemahaman akan pentingnya sertifikasi halal bagi UMKM, membantu dalam pengurusan legalitas usaha melalui Nomor Induk Berusaha (NIB), dan memfasilitasi program sertifikasi halal gratis(SEHATI). Selanjutnya, pemberian NIB, sertifikat halal, serta logo halal menjadi bagian dari upaya pendampingan ini. Kegiatan ini difokuskan pada pelaku UMKM yang berlokasi di kecamatan tertentu di Kota Bengkulu. Pendampingan dilaksanakan dalam rentang waktu antara 1 Juli hingga 1 November 2023, yang melibatkan 11 pelaku usaha. Melalui kurasi dan sosialisasi self declare, sebanyak 10 UMKM memenuhi persyaratan yang ditetapkan. Hingga akhir Oktober, telah terbit 10 sertifikat halal yang dikeluarkan oleh Majelis Ulama Indonesia (MUI) berdasarkan hasil pendampingan.

Kata Kunci: UMKM; UU JPH; sertifikasi halal; pendampingan

PERENCANAAN KEUANGAN SYARIAH UNTUK MENCAPAI KESEJAHTERAAN FINANSIAL DAN SPIRITUAL

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ABSTRACT

Globalization has increased the complexity of financial management, leading to the need for Islamic financial planning. This approach promotes stability, cooperation, and adherence to Islamic law. Principles like Tawheed, Riba, Gharar and Maysir, Time Value of Money, and social responsibility guide effective financial resource management and ethical behavior. By integrating these principles, individuals and groups can achieve financial and spiritual success.

Keywords: Planning, Finance, Welfare

EVALUASI STRATEGI PEMASARAN PRODUK CICIL EMAS DENGAN PENDEKATAN *BUSINESS MODEL CANVAS* DALAM *IHSAN* (STUDI DI BSI KCP BENGKULU PANORAMA)

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Abstract

This research aims to determine and evaluate the marketing strategy for BSI KCP Bengkulu Panorama gold installment products using the Business Model Canvas approach in Ihsan. With a qualitative descriptive method. The research results show that the marketing strategy focuses on segmenting customers with an average balance above IDR 10,000,000 and Hajj financing customers. Marketing is carried out through social media (whatsapp, instagram, facebook) and whatsapp blast, as well as using socialization, canvassing and personal selling strategies. The Business Model Canvas used in the evaluation revealed that customer segmentation could limit product accessibility for people with balances below IDR 10.000.000. The value proposition highlights the quality of gold, high liquidity, and increasing value every year with transparency in financing through murabahah contracts and rahn contracts. However, it is necessary to develop it according to technological developments and consumer preferences. Customer relationships through WhatsApp blasts and direct meetings are considered effective, but need to be maintained to increase loyalty. The net income stream is obtained from margin after deducting taxes, zakat and operational costs. Meanwhile, partnerships with parties such as PT. Antam, PT. Procurement of Gallery 24, BMT Kubuk 006 (Cooperative), Hermaini Gold Shop Partners, and customers needs to be strengthened. The cost structure involves consumption costs, printing costs (banners, brochures), gifts for customers, administration costs, guarantee insurance, and stamp duty borne by the customer.

Keywords: Marketing strategy; Gold Installments; Business Canvas Model

DAMPAK EDUKASI PRODUK HALAL PADA GAYA HIDUP ISLAMI (Studi Pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Fatmawati Sukarno Bengkulu)

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ABSTRACT

Halal product education is currently being intensified by the government and halal developers such as the Indonesia Halal Lifestyle Center (HLC). This research discusses halal product education for students at the Faculty of Economics and Islamic Business, UIN Fatwamati Sukarno Bengkulu class of 2019, 2020 and 2021. And whether the products are halal, has created an Islamic Lifestyle for students of the Faculty of Islamic Economics and Business at UIN Fatmawati Sukarno Bengkulu class of 2019, 2020 and 2021. The type of research used in this research is descriptive qualitative. The approach used in this research is a phenomenological approach. The informants in this research were students from the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu, taking 16 students using Purposive Sampling techniques. The results of this research state that students from the Faculty of Economics and Islamic Business at UIN Fatmawati Sukarno Bengkulu received education on halal products from lecture materials and various seminars and socialization carried out by faculties and units and based on the results of this research, Halal Product Education has created an Islamic Lifestyle for students from the Faculty of Economics and Islamic Business UIN Fatmawati Sukarno Bengkulu class of 2019, 2020 and 2021, students said that consuming and using halal products is their obligation as a Muslim. The absence of halal labeling causes them to stop consuming these commodities, because they feel hesitant to consume them until there is notification about their halalness. By consuming halal food, you have implemented God's commands and there is comfort in consuming an item.

Keywords: Impact, Education, Halal Products, Lifestyle

Sub-Theme:

EDUCATION & SOCIAL SCIENCE

Room D

Chairman: Dr. H. Ali Akbar Jono, M.Pd

MANAGEMENT IN HIGHER EDUCATION (A STUDY OF THE BEHAVIOR OF TEACHING LECTURES IN THE DIGITAL ERA)

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ABSTRACT

The learning process in higher education carried out by lecturers, will be better if it is carried out using the Andragogy approach. Based on a pre-survey, there are still many lecturers who teach using approaches such as those taken by high school students. Students are grouped with individuals who have a lot of experience, because students are the successors of the future development estapet. Then students are human resources who are ready as chang agan even ready to give birth to bahru culture and a new civilization. That's why students need to have knowledge, skills and attitudes in this current era. Hence the lecture process has a great contribution in providing these three aspects. One important element is the treatment of teaching staff who can encourage students in lectures. Students are not only successful in one aspect but have a strong character in facing various challenges.

Keywords: Management, Higher Education, Behaviour, Digital Era

EFEKTIFITAS MEDIA CANVA DAN INSHOT UNTUK MENINGKATKAN KREATIVITAS SISWA DALAM PEMBELAJARAN

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ABSTRACT

In the era of digital education, the use of effective and innovative learning media is necessary. The purpose of this research is to find out how effective Canva is in increasing student creativity. Quantitative research method with a Probability Experiment approach, calculating the probability of an event by taking into account all outcomes and calculating the ratio of the desired event to the total outcome using Snowball. Student perceptions of Canva and Inshot's ability to increase creativity and memory will be collected through conducting surveys. The research results from 31 respondents from MTS 2 Bengkulu City show that based on the valid questions discussed by the researchers, and based on the paired sample t test value, it can be concluded that Ha is rejected and Ho is accepted. Thus it can be concluded that there isno significant (real) difference between the students' pretest and posttest results. This research found that, to increase student creativity, using Canva and Inshort as learning media can be an effective choice. They can provide more diverse and

engaging learning experiences, and they can support technology learning approaches in the digital age.

Keywords: Effectiveness of Canva Inshot, Students, Learning Creativity.

TRAINING ON MAKING MERDEKA'S CURRICULUM TEACHING TOOLS THROUGH THROUGH THE UNDERSTANDING BY DESIGN APPROACH FOR SOCIAL TEACHERS OF MADRASAH IN REJANG LEBONG DISTRICT

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Abstract

This study aims to describe the ability of Madrasah's social studies teachers in Rejang Lebong Regency in understanding Merdeka Curriculum and making teaching tools. This research was conducted in eight schools/madrasas consisting of; (1) MAN Rejang Lebong, (2) MA Baitul Makmur, (3) MA Muhammadiyah, (4) SMK Quran Darul Maarif NU, (5) MTs Baitul Makmur, (6) MTs Muhammadiyah, (7) MTs Bunayah, and (8) SMP Quran Darul Maarif NU. These targets represent elements of State Madrasah Alihah, Private Madrasah Aliyah, Private Madrasah Tsanawiyah, Private Junior High School, NU-based Junior High School and Muhammadiyah-based Junior High School. The research questions are (1) What is the initial condition of the understanding of madrasah social studies teachers in Rejang Lebong Regency about Merdeka Curriculum Understanding By Design before training?, (2) How is the training process for social studies teachers in making teaching tools for Merdeka Curriculum based on Understanding By Design?, (3) What is the final condition of the understanding of madrasah social studies teachers in Rejang Lebong Regency about Merdeka Curriculum Understanding By Design after training?. The research method is Participatory Action Research (PAR), which is an approach in solving problems and meeting the practical needs of the community, as well as producing science, and encouraging social and religious change. The results showed that First, the initial condition of madrasah social studies teachers before training showed that they did not understand the material about the Merdeka Curriculum, both philosophically, conceptually, technically, and the steps in conducting social studies learning in the classroom. It is characterized by not being able to mention the Teaching Module as a substitute for lesson plans in the Merdeka Curriculum. Second, the training process for social studies teachers in making teaching devices for the Merdeka Curriculum based on Understanding By Design is conveyed by teachers gaining new understanding, new skills, and training can be utilized for making teaching devices. Third, the condition of the understanding of madrasah social studies teachers in Rejang Lebong Regency about the Merdeka Curriculum Understanding

By Design after training shows a change in attitude after training, and is useful in solving existing social problems.

Keywords: Merdeka's Curriculum, Social Studies, Rejang Lebong District.

EFFECTIVENESS OF USING POWER POINT (PPT) HYPERLINK MEDIA WITH THE THINK, PAIR AND SHARE (TPS) LEARNING MODEL IN IMPROVING STUDENTS'SCIENCE PROCESS SKILLS

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Abstract

Education in Indonesia, as outlined in the "Republic of Indonesia Law Number 20 of 2003 concerning the National Education System, emphasizes conscious and planned efforts to create a conducive learning environment for learners to actively develop their potential". This article discusses the need for changes in the learning process, including methods, models, strategies, and learning media, to achieve better educational quality. The current technological advancements have triggered changes in the learning system, requiring teachers to integrate technology and information into teaching. the research was conducted at SMP N 20 Bengkulu City in November 2023. Observations revealed a lack of school facilities, especially projector tools such as infocus, and the use of conventional learning models. This resulted in boredom and the ineffectiveness of teaching and learning activities. Therefore, this research proposes a solution by integrating interactive learning media, such as PowerPoint hyperlinks, and the Think, Pair, and Share (TPS) learning model. The research findings indicate that the use of PowerPoint hyperlink media and the TPS learning model is effective in improving the science process skills of junior high school students. Statistical analysis reveals a significant improvement between the pre-test and post-test. Descriptive tests, normality tests, and homogeneity tests provide an indepth overview of the sample characteristics and data distribution. Regression analysis indicates that the applied learning model and media contribute to a 64.1% increase in students' science process skills. In conclusion, the research results show that the use of PowerPoint hyperlink media and the TPS learning model can enhance the science process skills of junior high school students. This research makes a new contribution by combining these two variables, opening up space for innovation in learning, and providing a more interactive and engaging approach for both students and teachers.

Keywords: Powerpoint, TPS, Science Process Skills

PENGARUH METODE STEM TERHADAP KREATIVITAS ANAK USIA DINI DI PAUD DELLIA CREATIVE SCHOOL KOTA BENGKULU

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Abstrak

Tujuan penelitian ini yaitu untuk mengetahui pengaruh metode STEAM terhadap kreativitas anak usia dini di PAUD Dellia Creative School kota Bengkulu. Metode penelitian yang digunakan adalah metode penelitian eksperimental design dengan pengumpulan data lembar observasi dan dokumentasi. Hasil penelitian menyimpulkan, hasil penelitian adalah: Adapun sampel dari penelitian ini, yaitu 21 anak kelas B.2 sebagai kelas eksperimen di PAUD Dellia Creative School kota Bengkulu. Harga Fhitung perlu dibandingkan dengan Ftabel, dengan dkpembilang (14 -1=13) dan dkpenyebut (14 -1=13), dengan taraf kesalahan 5%, maka harga Ftabel adalah 2,575 (harga antara pembilang 12 dan 14). Karena Fhitung lebih kecil dari Ftabel (1,206 < 2,575), maka Ho diterima yang artinya varians homogen. Nilai t dibandingkan dengan dk = N1+N2 - 2 = 14+14 - 2 = 26. Dengan dk = 26, dan bila taraf kesalahan ditetapkan sebesar 5%, maka ttabel = 2,056. Dengan demikian, t hitung > ttabel (4,149 > 2,056) yang berarti hipotesis kerja (Ha) dalam penelitian ini diterima, yaitu terdapat pengaruh metode STEAM terhadap kreativitas anak usia dini di PAUD Dellia Creative School kota Bengkulu, sedangkan hipotesis nihil (Ho) ditolak

Kata Kunci: Metode STEM, Kreativitas AUD

ADVERSITY QUOTIENT GURU PAI DAN MOTIVASI BELAJAR SISWA DI ERA VUCA

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ABSTRACT

The purpose of this study was to determine whether there was an influence of adversity quotient (AQ) on students' learning motivation in Islamic Educational learning in VUCA era at junior high school. This research approach used is quantitative with associative methods through field surveys. The formulation of the problem in this study is whether there is an influence of adversity quotient (AQ) on student learning motivation in VUCA era for students of SMP Negeri 04 Kota Bengkulu. Based on the results of the study, it was concluded that there was an influence of adversity quotient (AQ) on student learning motivation in Islamic educational learning in VUCA era at SMP Negeri 04 Kota Bengkulu. It can be seen from the results of the correlation calculation that the value of "r" count is 0.472 with N = 26 at df 24 with a 5% significance level of 0.388. While the calculated rxy result

of 0.472 was greater than the "r" table at a significance level of 5%, so the hypothesis which states that there is an influence of teacher communication intensity on motivation to learn Islamic Religious Education in VUCA era students of SMP Negeri 04 Kota Bengkulu can be accepted. Adversity quotient (AQ) contributes to student learning motivation by 22.27% and the remaining 77.3% is determined by other variables.

Keywords: Adversity quotient (AQ), student learning motivation, VUCA era, and Islamic Educational learning

THE LOCAL WISDOM OF PASEMAH PEOPLE AS A SOURCE OF SOCIAL STUDIES LEARNING: A STRATEGY TO BUILD STUDENTS SOCIAL AWARENESS

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ABSTRACT

The article is going to discuss a local wisdom of Pasemah people as a source of social studies learning, especially to improve students' social awareness. The point reasons based on the article are: 1) in the context of Pasemah people in Bengkululocal wisdom is a cultural heritage containing full of moral messages, so it is important conserved; 2) the values contained in local wisdom are basic values which existence are very crucial, especially on its effort to create social awareness as a prerequisite in building social harmony; 3) in the effort to internalize the values and build social awareness, formal education, notably social studies learning is the most relevant media. As for the strategy of internalization, it utilizes local wisdom as source of learning. Hence, students have the opportunity to explore, so their understanding and conprehention towards the moral messages will be very likely strengthened.

Keywords: Local Wisdom, Pasemah People, Social Studies Learning, Social Awarness

USING EXPERIENCE, GENERALIZATION, REINFORCEMENT, AND APPLICATION (EGRA) TECHNIQUE TOWARD STUDENTS' PASSIVE VOICE MASTERY

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Abstract:

This study used the Experience, Generalization, Reinforcement, and Application (EGRA) method to investigate if students' mentalities had an impact on their mastery

of the passive voice. Quasi-experimental study design using quantitative methodology is employed. Both the experimental and control groups provided information for the Multiple Passive Voice pretest and posttest; the EGRA approach was only used to the experimental groups. And the data was examined using SPSS 16's regression analysis tool, which used a grammar test as its instrument. The results demonstrated that the EGRA approach has improved high school pupils' knowledge of the passive voice. The regression analysis's result, which indicated that the R Square was 0.622, proved it. It indicates that 62.2% (0.622) of students' passive voice mastery was impacted by the EGRA approach, while 37.8% (0.378) was impacted by the other factors. It indicates that the EGRA approach has any appreciable effects on high school pupils' understanding of the passive voice.

Keywords: EGRA technique, students' passive voice mastery

"THE ENGLISH LANGUAGE TEACHER TRAINING PROGRAM HAS A HUGE IMPACT ON OUR PEDAGOGIC COMPETENCE": A POST PROGRAM REVIEW OF MADRASA ENGLISH TEACHERS IN INDONESIA

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Abstract

The problem encountered in this study was often found that English subject teachers in Madrasas teach not according to their competence, requiring these teachers to take part in programs that were oriented towards the development of pedagogic competence. One of the programs in question was English Language Teachers Training (ELTT) implemented by the Regional English Language Office (RELO) United States Embassy – Jakarta which will be held from middle 2022 until the end of 2022. This program involved as many as 280 English teachers who teach at Madrasas and Islamic Boarding Schools in 12 provinces in Indonesia, including Bengkulu province. The purpose of this study was to determine the implementation of the ELTT program and to investigate the role of the ELTT program on the pedagogic competence of Madrasah & Islamic Boarding School English teachers in Bengkulu Province after the implementation of the program. This study used a qualitative research approach with descriptive methods with data collection techniques in the form of interviews, observation, and documentation techniques. Then the research results obtained were analyzed using triangulation. The results obtained from this research were teachers learning online through *platform* learning which included learning materials, practice materials, and assessment. The ELTT program has also proven to have a positive impact on teachers in teaching English at the madrasa where they work and it was certainly beneficial for their students, especially in improving classroom management, more varied teaching methods, and teachers' abilities to create more interesting content. as well as learning based on process and output. In addition, all the knowledge gained through the ELTT program proved to be useful for teachers to improve their pedagogical abilities, namely Mastering Student Characteristics and Understanding, Mastering Learning Theory and Principles of Educational Learning, Developing Curriculum and Learning Planning, Implementing Educational Learning Activities, Developing Student Potentials, Increasing Interaction and Communication with Students and Conducting Assessment and Evaluation

Keywords: English teacher, teacher training, pedagogic competence, madrasah

PENGGUNAAN MEDIA PEMBELAJARAN INTERACTIVE FLAT PANEL DISPLAY (IFPD) DALAM PEMBELAJARAN BAHASA INGGRIS UNTUK MAHASISWA PERBANKAN SYARIAH

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Abstrak

Penelitian ini bertujuan untuk memperkenalkan media pembelajaran menggunakan Interactive Flat Panel Display (IFPD) pada mahasiswa perbankan Syariah dalam mata kuliah Bahasa Inggris. Interactive Flat Panel Display yang dikenal dengan singkatan IFPD merupakan teknologi terbaru saat ini yang berupa layar elektronik besar dengan ukuran 86 inc yang interaktif dengan fitur layar sentuh dan dengan kemampuan dapat mengakses, mengubah bahkan berbagi serta bertukar file seperti foto, video, power point dan lain-lain. Dalam pemanfaatannya, IFPD digunakan sebagai pengganti papan tulis konvensional dan proyektor dalam aktivitas pembelajaran di dalam kelas. Penelitian ini menganalisis bagaimana proses pembelajaran mahasiswa perbankan Syariah dengan materi Bahasa inggris yang disajikan lebih menarik dan kreatif. Metode penelitian yang digunakan adalah deskriptif kuallitatif. Sample pada penelitian ini adalah 10 mahasiswa perbankan Syariah di Sekolah Tinggi Ilmu Ekonomi Syariah Nahdlatul Ulama Bengkulu yang terdiri dari 7 mahasiswa perempuan dan 3 mahasiswa laki-laki. Sasaran penelitian ini pada mahasiswa semester 3 yang mengambil mata kuliah Bahasa Inggris Perbankan. Hasil dari penelitian ini yaitu (1) IFPD sangat berpengaruh pada minat mahasiswa dalam belajar Bahasa inggris, (2) menurut hasil pengamatan pembelajaran dan hasil wawancara mahasiswa lebih antusias belajar Bahasa inggris dengan menggunakan media pembelajaran IFPD karena lebih interaktif dan menyenangkan, (3) ada hubungan antara media pembelajaran IFPD dengan minat mahasiswa perbankan Syariah dalam mempelajari mata kuliah Bahasa inggris, mahasiswa lebih mudah memahami materi dan memiliki ketertarikan dalam mendengarkan penjelasan materi yang disampaikan karena disajikan secara visual.

Kata kunci: Media Pembelajaran, Interactive Flat Panel Display (IFPD), Bahasa Inggris Perbankan

PENERAPAN MEDIA PEMBELAJARAN MULTIMEDIA INTERAKTIF NEARPOD DALAM MENINGKATKAN KREATIVITAS DAN BERPIKIR KRITIS"

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ABSTRACT

The use of interactive multimedia learning media, such as Nearpod, has become a major focus in improving the effectiveness of learning, this is against the background of many problems in implementing conventional learning, the use of interactive multimedia learning media in the hope that learning is more fun so as to shape students' creativity and critical thinking. This study aims to investigate the impact of Nearpod implementation in improving students' creativity and critical thinking. Through the integration of interactive technology, this research intends to design learning experiences that stimulate students' creative and critical thinking skills at various levels of education. The research method used is a qualitative method, the results of which are data collected through a questionnaire with a total of twenty-two questions containing the effectiveness of learning through Nearpod interactive media and direct observation by seeing the enthusiasm of students to understand the material of the human motion system with animation. The results showed that the use of Nearpod significantly increased the level of creativity and critical thinking skills of students.

Keywords: Nearpod, Interactive Multimedia, Critical Thinking

UPAYA MEMBANGUN KARAKTER ANAK BANGSA DALAM PENDIDIKAN MULTIKULTURAL

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Abstract

This research aims to build the character of the nation's children, one solution is multicultural education. The form of indonesian character has become the basis of the character of the nation. Indonesia has become a strong nation. Multicultural education emphasizes the importance of accommodating the righs of every cultural and society to safeguard and maintain national cultural and community identity bacause national values can cause conflict and division so that Indonesia becomes a moral and dignified country in the future. The purpose of this article is to describe multicultural education in an effort to build the character of the nation's children. The method used is a literature review.

Keywords: Education, Multiculturalism, and Children of the Nation.

EKSPLORASI ETNOMATIKA DALAM MAKNA SIMBOLIS TUMPENG DI KAUR

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ABSTRAK

Ethnomatics is a branch of science that studies the relationship between mathematics and culture. This article aims to describe the mathematics learning activities based on ethnomatematics in relation to tumpeng food. The method used in this research is research of library research (library research). The data in this study is secondary data in the form of research results such as scientific books, scientific journals, research reports, and other relevant sources. Data analysis techniques used in the study include three stages: organize, synthesize, and identify. The results of literature studies show that by selecting appropriate cultural content, ethnomatmatic-based mathematics learning has relevance to indicators on critical thinking skills, which include interpretation, analysis, evaluation, and decision making. Thus, the learning of mathematics based on ethnomatematics can be used as one of mathematics learning alternative to develop kaur culture.

Keyword: ethnomathematics, tumpeng, culture.

OPPORTUNITIES AND CHALLENGES OF UTILIZING GENERATIVE AI CHATBOTS FOR ELT

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Abstract

This integrative literature review provides a comprehensive overview of the potential advantages and obstacles associated with the use of generative AI chatbots in English Language Teaching (ELT). The study explores the promising potential of generative AI in ELT, while also emphasizing the need to address the challenges and considerations related to its implementation. It discusses the opportunities presented

by generative AI chatbots, such as the ability to customize learning experiences, increase student engagement, and enhance language proficiency. However, the study also highlights various challenges, including concerns about the accuracy of the chatbots' responses and the risk of overreliance on the technology. The research emphasizes the necessity of addressing these challenges to ensure the effective utilization of generative AI chatbots in the educational setting. Furthermore, this study calls for further research to fully understand the challenges and opportunities of using generative AI chatbots in ELT and to ensure that the technology is used in a responsible and ethical manner.

Keywords: Opportunities, Challenges, Generative AI, Chatbots, ELT

THE APPLICATION OF PHET AS A DIGITAL LABORATORY IN PHYSICS LEARNING IN SCHOOLS: A LITERATURE REVIEW

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ABSTRACT

Physics education in schools today in the era of education 4.0 faces great challenges in creating an interesting and effective learning environment in schools. There are times when laboratories in schools are not available adequately and the limited equipment in the laboratory and some conditions that do not allow to display concepts in physics learning in the classroom become obstacles to physics learning in schools. PhET comes as a solution as an application that contains simulations for physics learning in schools even though PHET itself does not only contain material about physics. The method used in this study is literature review by analyzing 8 articles that researchers found related to the application of PhET as a digital laboratory in physics learning in schools. The conclusion of this paper is that PHET can be used as a digital laboratory in physics learning process in schools

Keywords: PhET, Physics, School

Organizing Committees of International Seminar on Global Trends Unveiled: Halal Industry, Islamic Banking & Digital Transformation

Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Indonesia

February 6th 2024

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