



ENGLISH COMMUNICATION IN ISLAMIC BANKING WORKPLACE:

Rhetoric, Linguistic Features, and Technique

"English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique" is a comprehensive guide designed to enhance professional communication skills within the Islamic banking sector. Written by experienced educators and professionals, the book is tailored to meet the unique language needs of this industry. Through a focus on English communication strategies, readers will learn how to present, discuss, and negotiate effectively in a workplace environment. The authors draw upon years of practical experience, offering valuable insights and techniques to help readers become confident communicators.

This book employs the 7E Learning Cycle Model, which emphasizes active learning through stages such as Elicitation, Engagement, Exploration, and more. The structured approach fosters critical thinking, ensuring that readers not only grasp the theoretical aspects of communication but can apply them in real-world scenarios. With practical advice and exercises, the book is designed to guide professionals through the nuances of communication, helping them master both the rhetoric and linguistic features of English in the context of Islamic banking.

"English Communication in Islamic Banking Workplace" is more than just a textbook; it is a resource meant to enrich the reader's professional life. By engaging with the content and activities, readers will develop lasting proficiency in English communication, contributing to their overall career success. The authors encourage feedback and invite readers to share their experiences, making the learning process dynamic and interactive. This book is an essential tool for those seeking to excel in the increasingly global and competitive world of Islamic banking.



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PREFACE

Effective communication is crucial for success in any professional setting, including the Islamic banking sector. This book, "English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique," aims to provide professionals with the skills needed to excel in English communication within this unique context.

The book is structured into seven comprehensive chapters, each focusing on different aspects and specific scenarios within the Islamic banking workplace. It combines theoretical knowledge with practical applications, ensuring a well-rounded approach to mastering communication skills.

Chapter I: Presentation 1: Rhetoric, Linguistic Features, and Technique. This chapter introduces the essential elements of rhetoric, linguistic features, and techniques crucial for effective presentations. Understanding these basics is key to clear and persuasive communication.

Chapter II: Presentation 2: Ijara – Asset Financing in Islamic Banking. This chapter focuses on Ijara, a form of asset financing in Islamic banking. It combines theoretical knowledge with practical presentation skills, helping learners communicate complex financial concepts clearly.

Chapter III: Meeting and Discussion 1: Rhetoric, Linguistic Features, and Technique. Building on foundational skills, this chapter explores the dynamics of meetings and discussions. It highlights the importance of rhetoric and linguistic features in facilitating productive and coherent dialogues.

Chapter IV: Meeting and Discussion 2: Murabaha – Cost-Plus Financing. This chapter introduces Murabaha, a cost-plus financing method in Islamic banking. It combines discussion techniques with the specific linguistic and rhetorical skills needed to navigate complex financial discussions.

Chapter V: Meeting and Discussion 3: Musharaka – Joint Venture. Focusing on Musharaka, a joint venture model in Islamic banking, this chapter enhances learners' discussion skills. It provides

practical insights into the linguistic and rhetorical strategies needed for effective communication in joint ventures.

Chapter VI: Negotiation 1: Rhetoric, Linguistic Features, and Technique. Negotiation skills are critical in the banking sector. This chapter equips learners with the rhetorical and linguistic tools needed for successful negotiations, emphasizing strategic communication techniques.

Chapter VII: Negotiation 2: Mudaraba - Profit Sharing. Concluding the book, this chapter focuses on Mudaraba, a profit-sharing model in Islamic banking. It integrates negotiation skills with the specific linguistic and rhetorical features required to manage profit-sharing agreements effectively.

"English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique" is designed to be both informative and practical, offering a blend of theoretical knowledge and hands-on activities. Whether you are a student, a professional in the Islamic banking sector, or someone looking to improve your communication skills, this book provides the tools and insights needed to excel. Embark on this learning journey and discover how effective communication can enhance your professional success in the Islamic banking workplace.

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ACKNOWLEDGEMENT

The creation of "English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique" has been a deeply rewarding experience, and it would not have been possible without the invaluable support and contributions of many individuals and institutions.

First and foremost, we would like to express our heartfelt gratitude to our families for their unwavering support and encouragement throughout this project. Your love and belief in us have been a constant source of inspiration.

We are deeply indebted to our colleagues and mentors in the field of linguistics, education, and Islamic Banking. Your insights, feedback, and constructive criticism have greatly enriched the content and quality of this book. Special thanks to the lecturers at UIN Fatmawati Sukarno Bengkulu and Officials at Islamic Banks in Bengkulu whose expertise in linguistics, pedagogy, and Islamic Banking has been instrumental in shaping the framework of this guide.

Special thanks go to the dedicated team at our publisher, whose professionalism and attention to detail have ensured that this book meets the highest standards of academic publishing. Your commitment to excellence is truly appreciated.

We are also grateful to the students of Islamic Banking UIN Fatmawati Sukarno Bengkulu who participated in the various workshops and classes where the concepts and activities in this book were first tested. Your enthusiasm and feedback have been invaluable in refining and perfecting the material presented here.

Finally, we would like to acknowledge the scholars and practitioners whose works and ideas have inspired and informed this guide. Your contributions to the field of communication and Islamic banking are a testament to the enduring importance of effective and clear communication.

To all those who have supported and believed in this project, thank you. Your contributions have made "English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique" a reality, and we are profoundly grateful for your support.

LETTER TO STUDENTS

Welcome to "English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique." We are thrilled to accompany you on this journey into the world of professional communication within the Islamic banking sector. This book aims not just to teach you about English communication, but to help you master it effectively in your unique workplace context.

As you embark on your course with this book, we want to share a bit about why we wrote it, how we believe it can assist you, and how it can enhance your professional skills and understanding. Throughout the process of creating "English Communication in Islamic Banking Workplace," we envisioned ourselves as your guides, offering insights and strategies drawn from our extensive experience as educators and professionals in the field of Islamic banking.

"English Communication in Islamic Banking Workplace: Rhetoric, Linguistic Features, and Technique" includes practical advice on how to present, discuss, and negotiate effectively in English. Our guidance is rooted in years of classroom interactions, professional experiences, and countless assignments we have designed, assessed, and refined. We aim to provide you with the tools to become a more effective communicator and a more confident professional.

The book employs the 7E Learning Cycle Model, emphasizing, Elicitation, Engagement, Exploration, Explanation, Elaboration, Evaluation, and Extension. This model is designed to foster active learning and critical thinking, ensuring that you not only understand the material but can apply it in real-world situations.

Our hope is that "English Communication in Islamic Banking Workplace" will deepen your understanding and mastery of professional communication. Feel free to share your feedback and experiences as you progress through the book. We are eager to know what works well for you and where we can improve. You can write to us at andriadi@mail.uinfasbengkulu.ac.id.

We believe that by engaging fully with the content and activities in this book, you will develop a lasting proficiency in English communication that will enhance your professional success and enrich your career in the Islamic banking sector.

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**ENGLISH COMMUNICATION
IN ISLAMIC BANKING WORKPLACE:**
Rhetoric, Linguistic Features, And Technique

CHAPTER 1

PRESENTATION 1:

Rhetoric, Linguistic Features, & Technique

A. Course Objectives

This chapter aims to enhance students' understanding of fundamental rhetoric and techniques for delivering English presentations. It focuses on creating engaging openings and closings, becoming more effective presenters, and offers practical tips for presentations. The primary goal is to develop proficiency in these basic skills. By the end of this chapter, students will be able to achieve the specified objectives in demonstrating their improved presentation abilities:

1. Understanding and applying techniques for engaging openings and closings in presentations.
2. Improving skills to become a more effective presenter. Mastering various practical suggestions for delivering effective presentations.

B. Presentation: Rhetoric, Linguistic Features, And Technique

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to reflect on mastering presentation skills' importance in daily life and the workplace, especially in Islamic Banking. Consider how effective presentations enhance communication and professional success in this field.

1. How can mastering presentation skills contribute to clearer communication and improved decision-making in the context of Islamic Banking?

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2. In what ways might effective presentation techniques enhance your professional success and career advancement within the Islamic Banking sector?
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3. How do you think the ability to deliver compelling presentation impacts client trust and business relationships in Islamic Banking?
-
-
-

4. How can good presentation skills help you explain complex Islamic Banking principles to people with different levels of understanding?
-
-
-

Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: Overviewing the Topic to Clarify Concept



Direction: Begin by reviewing the principles of presentation rhetoric, linguistic features, and techniques outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept.

Participate actively in classroom discussions and contribute to further clarifying these concepts.

1. English Presentation

An oral presentation is defined as a concise discussion on a specific subject, designed to verbally convey information and encourage the exchange of ideas and viewpoints (Giang, 2024). This type of communication is essential in academic and professional settings, as it allows for the sharing of insights and the fostering of critical thinking. The ability to present ideas clearly and effectively can significantly impact the audience's understanding and engagement, making it a vital skill for anyone looking to communicate complex concepts or information.

Presentations are integral to communication, serving as a means to convey ideas, projects, plans, strategies, and products to an audience, either in person or online (Nguyen & Lee, 2024). This multifaceted tool is crucial for various contexts, including business, education, and public speaking. The effectiveness of a presentation can determine the success of a project or initiative, as it directly influences the audience's perception and reception of the information presented. Therefore, mastering the art of presentation is indispensable for achieving communication goals.

Presentations can typically be categorized into four main purposes: sharing information, persuading, instructing, and making position statements (Insley, 2017). Each category requires a different approach and set of skills to be effective. For instance, sharing information focuses on clarity and accuracy, while persuasion emphasizes the ability to influence the audience's beliefs or actions. Instructional presentations require a structured approach to guide the audience through new concepts, and position statements involve advocating for a specific viewpoint. Understanding these purposes helps presenters tailor their content and delivery to achieve the desired outcome.

Effective presentation skills are essential for delivering messages with clarity and professionalism to an audience (Peoples, 2015). Developing these skills requires consistent practice and a deep understanding of the audience's needs and expectations. As these skills are increasingly valued in the modern workplace, they play a crucial role in career advancement and professional success. By mastering presentation skills, individuals can enhance their ability to communicate effectively, build credibility, and achieve their professional goals.

In conclusion, oral presentations are a critical component of effective communication across various domains. Whether the goal is to share information, persuade, instruct, or make a position statement, the ability to present ideas clearly and engagingly is essential. As highlighted by Giang, Nguyen and Lee, Insley, and Peoples, developing strong presentation skills is crucial for both personal and professional growth. These skills not only facilitate the exchange of ideas but also help individuals build confidence and credibility, making them indispensable in today's communication landscape.

2. Presentation Rethoric, Linguistic Features, and Technique

A strong presentation consists of three essential elements: an engaging introduction, effective body language and movement, well-organized content with a clear conclusion, and proficient verbal delivery (Dolan, 2017). These components work together to capture the audience's attention, convey information persuasively, and ensure a memorable and impactful presentation.

a. Interesting Opening

In the opening of a presentation, several recommended steps include greeting the audience, introducing oneself, stating the title of the presentation, explaining the structure of the presentation, providing an opportunity for the audience to ask questions, and informing them about the duration of the presentation (Sweeney, 2004).

This section will comprehensively discuss rhetoric, linguistic features, and techniques for opening presentations.

Greeting the Audience

For greeting the audience, the linguistic features for the expressions can be:

Assalamu alaikum wa rahmatullahi wa barakatuh, respected colleagues and esteemed guests.

Assalamu alaikum wa rahmatullahi wa barakatuh, honorable shareholders and esteemed board members.

Introducing Yourself

If some people in the audience do not know who you are, it is important to introduce yourself and mention your position at the bank. In a formal setting, you could say (Formal introduction):

For those who are not familiar with me, my name is Rashid, and I am part of the marketing team in our Islamic banking division.

Assalamu'alaikum everyone. Before we start, allow me to introduce myself briefly. I am Rahim, and I serve as the head of Human Resources (HR) in our Islamic Banking Institution.

Stating the Title of the Presentation

To state the title of your presentation, you can use the following examples. The examples are designed to provide a clear and respectful opening in the context of Islamic Banking or events.

If your presentation topic is simpler, you would just say one sentence like this:

Today, I'm going to be discussing our new HR policies and how they impact our team.

If your topic is more complex, you might add more detail to break your idea into stages as the following linguistic features:

I'll begin by ... and then I'll ... Finally, I'll...

First of all, I'll ...I'll continue by ... to finish, I'll..

For real application, see the following example:

Today, I'm going to be talking about our new HR policies and how they affect you. I'll begin by outlining the policies, and then I'll go on to highlight what they mean for you and your working habits. Finally, I'll briefly discuss why we feel these new policies are necessary and beneficial for us all.

Explaining the Structure of the Presentation

A presentation should not only inform but also demonstrate the organization of information. Effective structuring is crucial to maintain audience engagement. Here are several methods can create a strong introduction.

1) Problem-Solution

Identify a common problem experienced by many people in your audience. Then, demonstrate that you have a solution to address this problem. For example:

Have you ever felt confused or frustrated with our Sharia-compliant financing procedures? We know these processes can be overwhelming. That's why we've created a new, simpler system for managing your financing activities. It follows Sharia principles but is easier and more efficient to use. By solving this common problem, we ensure our presentation on banking procedures is relevant and helpful to your daily work.

2) Interesting Facts or Statistics

Mention an interesting fact, or surprising statistic to get people's attention. For example:

Did you know that Islamic banks globally managed assets worth over \$2 trillion in 2023? Today, I'll discuss how Islamic financial principles ensure ethical banking practices, benefiting both clients and communities.

3) *Short Stories*

You can captivate your audience by sharing a brief story that relate to your topic. Stories have a strong impact and can bring an emotional depth to your presentation when presented effectively. For example:

Let me share a story from Islamic history. Once, during the time of Prophet Muhammad (peace be upon him), a young companion worked tirelessly to impress a wealthy trader for a business deal. He neglected his family and prayers in his pursuit. Despite his efforts, the deal fell through. This story teaches us the importance of balance in our efforts. Today, I will discuss Islamic principles of diligence and reliance on Allah in business, emphasizing sustainable practices for success.

Handling Problems and Audience Questions

Imagine you're giving a presentation in English. What could go wrong? You might forget your place or an important word, or say something incorrectly. Someone might ask an awkward question you can't answer. Let's consider these potential issues.

First, it's helpful to make cue cards with key points and important vocabulary. This can assist if you forget something. However, you can't prepare for everything, so learning phrases to handle unexpected issues smoothly is beneficial.

1) *Filler Phrases*

If you lose your place, and can't remember what you say next, you can use a filler phrase like:

Where was I ?

So, what was I saying?

What's the word in English again?

2) *Mistake and Clarification*

What if you make a mistake or realize you didn't explain something well? You could say:

Let me rephrase that.

What I meant to say is...

To clarify, I wanted to say that...

3) *Adding Something you Forgot*

What if you realize that you forgot to mention something important? Use a phrase like this:

I'd like to add something to a point we discussed earlier.

Let me return to an earlier point briefly.

4) *Delay Answering*

Again, this allows you to correct your mistake confidently, maintaining control. Finally, if someone asks a difficult question you can't answer, you can delay responding. For example:

I've allocated time for questions at the end of this session, so we'll address your idea later.

I'm not able to answer that right now, but I'll get back to you later this week.

5) *Deflect the Question*

This gives you time to think and do some research if needed. You can also deflect by asking the audience their thoughts. For example:

That's an interesting question. Before I answer, I'd like to know: what's your take on this?

You've raised an important point there. What does everyone else think about this?

6) *Dismiss the Question*

Finally, if the question is irrelevant, you can dismiss the question and move on. For example:

Thanks for your input, but I don't see how that's connected to what I'm saying.

I don't mean to be blunt, but I don't think that's relevant to today's discussion.

Using Signposting Language in Presentations

In a presentation, interesting or relevant information alone isn't sufficient; how you structure and organize it is equally important. Without clear structure, your audience may lose interest, much like leaving a confusing website. Signposting language helps by using words and phrases to indicate where points begin and end, what's coming next, and reminders of previous topics. This doesn't provide topic information but guides the audience through your presentation, like signposts help travelers. What else can signposting language do?

1) Use signposting language to transition between points.

Next, I'd like to talk about...

Let's move on and discuss...

At this point, I'd like to turn to...

2) *Signposting language to add detail to an idea*

Let me go into some more detail about...

Let's examine... in more depth.

I'd like to elaborate on...

- 3) *Use signposting language to indicate you've reached your conclusion*

To wrap up, let's remind ourselves of why this should matter to everyone here.

Let's review the key points from this session.

So, you've heard what I have to say. What conclusion can you take away from this?

b. Closing in Presentation

As the final part of a presentation, the closing focuses on ending memorably. Many presenters start their conclusion with these phrases:

Finally, I would like to conclude that ...

In conclusion, I would like to say...

To sum up I would like to ...

In parting, let me express...

As a final remark, I want to...

Sweeney (2004), a senior public speaker trainer, explained that in a conclusion of a presentation, speaker should repeat the purpose of his presentation, summarize key points, and give the audience a "call to action." It is important to tell participants what the speaker wants them to do with the information they learned because of the presentation.

Explore: Direct Group Experiments



Direction: Take part in group experiments to observe and test the concept of opening and closing presentations (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. A group consists of 3-4 students for discussion and collaboration in exploring the concept.

2. Create research questions to explore and experiment for answers.
3. Gather data to build a deeper understanding.
4. Identify patterns and link practical experience with theoretical concepts in the data.
5. Discuss and organize your thoughts and share findings with the group.

1. Write one of the concepts of opening or closing presentation (rhetoric, linguistic features, and techniques)!

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2. Formulate 1-2 research questions related to the chosen concept!

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3. Write Data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 40 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*



Direction: Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:

1. Organize the key concepts you have chosen.
2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
3. Present your project to your classmate.
4. Discuss your findings with the class to hear different perspectives

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Opening in Presentation?*

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Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....

2. Prior skill & knowledge: *Closing in presentation?*

.....
.....

Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....

3. Prior skill & knowledge: *Rhetoric?*

.....
.....

Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....

4. Prior skill & knowledge: *Language features?*

.....
.....

Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

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.....

5. Prior skill & knowledge: *Technique?*

.....
.....

Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....

Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).

C. Evaluation

Evaluate: *Presentation Practice & Reflection*



Direction: Complete your presentation practice and fill the reflection journal based on the instruction!

Practice 1: *Presentation*



Direction: Write a group report outlining your presentation on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom.

Title of the Presentation

Opening

Introducing yourself

Introducing the Topic

Problem-Solution/Interesting Facts/Short Stories

Explanation of the Content

Invite for at least two questions and answers.

Closing

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in **opening** of presentation.

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Personal reflection on the activity experience.

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2. Activity you perform in **closing** of presentation.

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Personal reflection on the activity experience.

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3. Activity you perform in using **Rhetoric**.

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Personal reflection on the activity experience.

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4. Activity you perform in using **Linguistic Features**.

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Personal reflection on the activity experience.

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5. Activity you perform in using **Presentation Technique**.

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Personal reflection on the activity experience.

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.....

Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

- 1. Share your further conclusions on presentation in Islamic Banking Workplace!
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- 2. Summarize tasks and evaluate what you have discovered!
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- 3. Provide your personal insight on how these skills influence your thoughts and perspectives on presentation in Islamic Banking Workplace!
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- 4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!
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.....
.....

- 5. Explain your idea in applying this knowledge broadly in new contexts!
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.....
.....

Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER 2

PRESENTATION 2:

Ijara – Asset Financing in Islamic Banking

A. Course Objectives

This chapter aims to enhance students' understanding of fundamental rhetoric and techniques for delivering English presentations. It emphasizes creating engaging openings and closings, becoming more effective presenters, and offers practical tips for presentations on the topic *Ijara – Asset Financing in Islamic Banking*. By the end of this chapter, students will be able to achieve the specified objectives in demonstrating their improved presentation abilities:

1. Understanding the basic concept of Ijara as one of asset financing in Islamic Banking.
2. Understanding and applying techniques for engaging openings and closings in presentations on the topic “Ijara”.
3. Improving skills to become a better presenter on the topic “Ijara”.
4. Mastering various practical suggestions for delivering effective presentation on the topic “Ijara”.

B. Presentation On The Topic “Ijara”

Elicit: Socratic Questions to Reflect View



Direction: Discuss these questions with your partner to reflect on the importance of mastering presentation skills in daily life and the workplace, particularly in Islamic Banking. Consider how effective presentations enhance communication and contribute to professional success in this field.

1. How do the fundamental principles of Ijara financing differ from conventional leasing practices?

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2. What key assumptions about the client’s Islamic Banking knowledge should guide your English presentation on Ijara financing for clarity?

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3. How do the ethical guidelines and principles of Ijara make it more appealing to clients in Islamic banking?

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4. How might effective communication of Ijara financing in a professional presentation impact client trust and satisfaction with the bank?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: Overviewing the Topic to Clarify Concept



Direction: Begin by reviewing the concept of *Ijara* outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to clarifying these concepts further.

1. Introduction to “Ijara”

Islamic banks provide a variety of financing products for their clients, including home financing, vehicle financing, personal financing, and credit cards (Isa, Ishak, Azis & Tapa, 2018). These products are based on three main types of contracts: sale contracts, profit-sharing contracts (equity-based), and leasing contracts (Ismail, 2019).

Ijara is one of the lease contracts offered by Islamic bankings which refers to an agreement between two parties (lessor-lessee) that transfers the benefit of an asset to another party, the lessee, who will pay a rental fee to the lessor based on a mutually agreed period (Haron & Wan Azmi, 2009).

Ijara is a term in Islamic Fiqh that refers to the concept of renting, a kind of English term “leasing”, and involves the transfer of the benefits of a property another individual in exchange for rent (Kettle, 2011). In this context, the lesson referred to as *Mujir*, the lessee as *Mustajir*, and the rent as *Ujrah*. *Ijarah* is an agreement that transfers the ownership of the benefits from an asset for a specified period in exchange for a determined compensation to another party (BNM 201). In conclusion, *Ijara* represents a unique financial instrument Islamic banking, aligning with Shariah principles by facilitating asset utilization through leasing while ensuring that ownership and risk responsibilities are clearly delineated between the parties involved.

Ijara financing has a positive and significant impact on Net Profit Margin (NPM). Therefore, Islamic banks are increasing their *Ijara* financing portfolio, supporting their concentration strategy to improve overall performance. The rising demand for *Ijara* financing boosts Islamic banks' performance, highlighting its role as preferred asset creation tool for generating income.

2. "*Ijara*" Products

In Indonesia, Islamic banks offer various *Ijara* products, which are a form of financing compliant with Shariah principles. Some common *Ijara* products offered by Indonesia Islamic banks include (Kettell, 2011):

- a. *Ijara Muntahiyah Bittamlik (IMBT)*: This product is like a lease-to-own concept, where the Islamic bank purchases the desired asset and then leases it to client with an option to buy the asset at the end of the lease period. Once all payments are made, the ownership of the asset is legally transferred to the client.
- b. *Ijara Thumma Al-Bai (ITAB)*: This type of *Ijara* also involves a lease-to-own process. The Islamic bank leases the asset to the client for a specific period, the client has the option to purchase the asset at a previously agreed-upon price.
- c. *Ijara wa Iqtina*: This is a form of *Ijara* where the Islamic bank leases the asset to the client with an option to purchase the asset at the end of the lease period. This contract is commonly used for financing motor vehicles or other equipment.

Each *Ijara* product in Indonesia Islamic Banks has different terms and structures, but the fundamental principle is to provide financing solutions that do not involve interest (*riba*) and are compliant with Islamic law. These products are often used by individuals or companies who wish to acquire assets but do not want or cannot afford to pay the full amount upfront. An example of *Ijara wa iqtina* is a contract where an Islamic bank purchases equipment or buildings and then leases them to

client. The client pays rent through an Islamic investment account until they can eventually buy the asset. A more detailed explanation can be seen in the diagram 2.1 below:

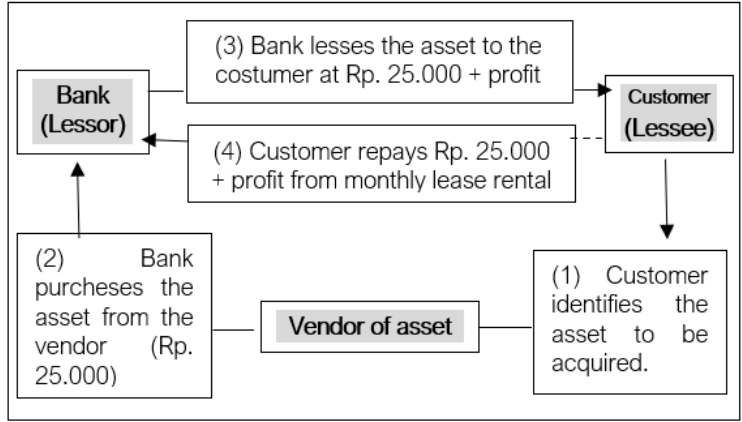


Diagram 2.1:
Ijara Leasing Operation (Kettell, 2011)

Explore: *Direct Group Experiments*



Direction: Take part in group experiments to observe and test the concept of opening and closing presentations (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. Form a group of 3-4 students to discuss and explore the concept together.
2. Create research questions that you will answer through exploration and experiments.
3. Gather data to build a deeper understanding.
4. Look for patterns in the data and connect what you observe with the theoretical concepts.
5. Discuss and organize your thoughts and share findings with the group.

1. Write and explain one of the concepts of Ijara {like *Ijara Muntahiyah Bittamlk (IMBT)*; *Ijara Thumma Al-Bai (ITAB)*; or *Ijara wa Iqtina*}.

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2. Formulate 1-2 research questions related to the choosen concept!

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3. Write data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 40 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*



Direction: Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:

1. Organize the key concepts you have chosen.
2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
3. Present your project to your classmate.
4. Discuss your findings with the class to hear different perspectives.

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Ijara*?

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.....

Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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2. Prior skill & knowledge: *Ijara Muntahiyah Bittamlik (IMBT)*?

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Real-world context!

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.....

Relate it into your daily activities in Islamic Banking Workplace!

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3. Prior skill & knowledge: *Ijara Thumma Al-Bai (ITAB)?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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4. Prior skill & knowledge: *Ijara wa Iqtina?*

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.....

Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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5. Prior skill & knowledge: *Ijara Leasing Operation?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).

C. Evaluation

Evaluate: Vocabulary Test 1, *Presentation Practice 2*, and *Reflection*



Direction: Complete your vocabulary test, presentation practice, and fill the reflection journal based on the instruction!

Vocabulary Test 1: *Identifying meaning and contextual usage.*



Direction: Identifying the meanings of the vocabulary in your language (Part 1-3). Choose 10 words and use each word in a simple sentence to understand its context of use (Part 4).

Part 1: Nouns

No.	Words	Meaning	No.	Words	Meaning
1	Asset	.....	11	Portofolio	.....
2	Client	.....	12	Principle	.....
3	Contract	.....	13	Product	.....
4	Equity	.....	14	Profit	.....
5	Financing	.....	15	Property	.....
6	Investment	.....	16	Rent	.....
7	Lease	.....	17	Risk	.....
8	Lessee	.....	18	Sharia	.....
9	Lessor	.....	19	Term	.....
10	Margin	.....	20	Transaction	.....

Part 2: Adjectives

No	Words	Meaning	No.	Words	Meaning
1	Compliant	.....	9	Profitable	.....
2	Determinant	.....	10	Prohibited	.....
3	Equitybased	.....	11	Risky	.....
4	Financial	.....	12	Significcant	.....
5	Islamic	.....	13	Specific	.....
6	Mutual	.....	14	Suitable	.....
7	Predetermined	.....	15	Shariah-	.....
8	Preferred	.....		Compliant	.....

Part 3: Verbs

No.	Words	Meaning	No.	Words	Meaning
1	Acquire	.....	9	Lease	.....
2	Agree	.....	10	Own	.....
3	Buy	.....	11	Pay	.....
4	Comply	.....	12	Purchase	.....
5	Create	.....	13	Rent	.....
6	Determine	.....	14	Transffer	.....
7	Finance	.....	15	Utilize	.....
8	Invest	.....			.....

Part 4: Contextual Usage

No.	Chooosen Words	Sentences to show the usage
1
2
3
4
5
6
7
8
9
10

Your answers in part 1-3 above are worth up to 50 points. Then, your answer in part 4 are worth up to 50 points. The total points for this vocabulary test and contextual usage are 100.

Practice 2: *Presentation on the topic "Ijara"*



Direction: Write a group report outlining your presentation on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom. The audience will act as your customers. Ensure your presentation persuades them to use your "Ijara" products.

Title of the Presentation

{Choose one of the following topics:

Ijara Muntahiyah Bittamlik (IMBT);

Ijara Thumma Al-Bai (ITAB); or Ijara wa Iqtina}.

Opening

Introducing yourself

Introducing the Topic

Problem-Solution/Interesting Facts/Short Stories

Explanation of the Content

Invite for at least two questions and answers.

Closing

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the “Reflection” column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in **opening** of presentation on the topic “Ijara”.
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Personal reflection on the activity experience.
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2. Activity you perform in **closing** of presentation on the topic “Ijara”.
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Personal reflection on the activity experience.
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3. Activity you perform in using **Rhetoric** on the topic “Ijara”.
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Personal reflection on the activity experience.
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4. Activity you perform in using **Linguistic Features** on the topic “Ijara”.

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Personal reflection on the activity experience.

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5. Activity you perform in using **Presentation Technique** on the topic “Ijara”.


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Personal reflection on the activity experience.

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

1. Share your further conclusions on presentation in Islamic Banking Workplace!

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2. Summarize tasks and evaluate what you have discovered!
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3. Provide your personal insight on how these skills influence your thoughts and perspectives on presentation in Islamic Banking Workplace!
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4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!
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5. Explain your idea in applying this knowledge broadly in new contexts!
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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER 3

MEETING AND DISCUSSION1:

Rhetoric, Linguistic Features, & Technique

A. COURSE OBJECTIVES

This chapter aims to enhance students' understanding of fundamental rhetoric and techniques for delivering English meetings and discussions. It focuses on leading a meeting, using common expressions, and participating effectively. The primary goal is to develop a strong foundation and proficiency in these skills. By the end of this chapter, students will be able to achieve the specified objectives and demonstrate their enhanced meeting and discussion abilities.

- 1.1. Understanding and applying basic rhetoric and techniques for conducting meetings and discussions to solve problems.
- 1.2. Be able to lead a meeting, using common expressions, and participating effectively.
- 1.3. Mastering various practical suggestions for doing meeting in Islamic Banking workplace.

B. MEETING AND DISCUSSION: RHETORIC, LINGUISTIC FEATURES, & TECHNIQUE

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to understand why mastering meeting and discussion skills is important in an Islamic Banking workplace. Consider how effective meeting and discussion can improve communication and lead to professional success in this field.

1. How do effective meeting and discussion skills contribute to better communication within an Islamic Banking team?

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2. In what ways can strong meeting and discussion skills help in addressing and solving problems specific to Islamic Banking?

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3. How can mastering these skills enhance your professional success and career growth in the Islamic Banking sector?

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4. Can you provide examples of situation in Islamic Banking where effective meeting and discussion skills are crucial for achieving successful outcomes?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: Overviewing the Topic to Clarify Concept



Direction: Begin by reviewing the principles of meeting and discussion rhetoric, linguistic features, and techniques outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to further clarifying these concepts.

1. Meeting and Discussion in a Workplace

Meetings and discussions are essential in the Islamic Banking workplace, serving as platforms to resolve issues and improve future outcomes. Conducting these meetings and discussions effectively is crucial to ensuring productive and solution-oriented sessions.

In this lesson, students are frequently struggle to distinguish between effective and ineffective meeting practices. Hence, it is important for lecturers to provide comprehensive guidance on this topic to equip students with the skills needed for successful professional interactions in the Islamic Banking sector.

2. Meeting and Discussion Rhetoric, Linguistic Features, and Techniques

Learning about effective meetings and discussions focuses on the essential role of a chairperson and the specific phrases and actions they should use in various situations. According to Sweeney (2004), a chairperson should know how to welcome participants, state the meeting's objectives, introduce the agenda, present the first speaker, and prevent interruptions, among other tasks. Mastering these skills is crucial for conducting successful and productive meetings.

Just as a strong presentation should have three elements – Introduction, body language and movement, content and conclusion, and verbal delivery (Dolan, 2017) – effective meetings also require a structure approach. The introduction by chairperson sets the stage and captures the participants' attention. Effective body language and clear movement help maintain engagement and convey confidence throughout the meeting. The content and conclusion of the meeting are vital for delivering the core message and wrapping up discussions effectively. Finally, verbal delivery ensures that the objectives and discussions are communicated clearly and persuasively. By mastering these elements, individuals can significantly enhance their meeting and discussion skills, leading to improved professional effectiveness in the context of Islamic banking.

a. Chairing a Meeting

This section focuses on developing skills to lead a meeting in English. Participants will learn essential English words and phrases that are useful in a meeting context. For instance, when starting a meeting, specific phrase and language structures are necessary. The following steps provide guidance on how to effectively initiate and conduct a meeting in English.

Step 1: Welcome the audience and start the meeting.

Before the meeting starts, you must make everyone pay attention to you. You can say:

No.	Expressions
1	<i>If I could have your attention, please.</i>
2	<i>Could I have your attention, please?</i>
3	<i>Assalamu'alaikum warahmatullahi wabarakatuh, good afternoon, everyone.</i>
4	<i>Assalamu'alaikum warahmatullahi wabarakatuh, good morning, everyone, could I have your attention please?</i>

Using "please" emphasizes your request, ensuring people pay attention. Once you have their focus, it's time to welcome participants and begin. Here are some helpful phrases to use:

No.	Expressions
1	<i>I'd like to welcome you all here today. Insha'Allah, now let's get down to business.</i>
2	<i>Thank you all for coming. Bismillah, perhaps we can make a start.</i>
3	<i>Thank's everyone and welcome to today's meeting. Allhamdulillah, Let's begin.</i>

If this is your first time meeting these people, you can also introduce yourself. For example:

I want to welcome all of you here today. My name is Aisha, and I am the Sharia Compliance Officer, and this is Bilal the head of our Islamic Finance Department. Now, let us begin our discussion on our business.

Step 2: Introducing the topic and outlining the agenda.

In a meeting, start by introducing the main topic and then outline the agenda, covering all key points. Here are some example expressions:

No.	Expressions
1	<i>Today's meeting is about</i>
2	<i>We talk about</i>
3	<i>The aim of this meeting is to</i>
4	<i>We'll go over</i>
5	<i>In today's meeting we'll cover</i>

For clarity, the following example outlines three key steps: (1) Capturing the attendees' attention; (2) Welcoming the

attendees; and (3) Introducing the topic and presenting the agenda.

Assalamu'alaikum warahmatullahi wabarakatuh. If I could have your attention, please. I'd like to warmly welcome you all to today's meeting. InshaAllah, we'll begin by discussing our marketing strategies for the coming months. Our agenda includes reviewing the budget, setting our goals, and welcoming our new team members.

Step 3: Getting through the agenda.

The most crucial aspect of the meeting is presenting your main ideas. To effectively do this, there are several guidelines you can follow. Begin by introducing the first item on the agenda. You can use phrases such as:

No.	Expressions
1	So, let's start with

After you have discussed this first topic, you must inform the participants that you have finished and the discussion should move forward. Moving between agenda item:

No.	Expressions
1	<i>I think that covers the first/second/third item.</i>
2	<i>If nobody has anything else to add, we can continue to the next item.</i>
3	<i>Let's move on to the next item:</i>
4	<i>Now we come to the</i>
5	<i>The final item on the agenda is</i>

Step 4: Inviting Attendees to participate.

During the meeting, sometimes the chairman invite the participants or attendee to contribute on the meeting. To ask the attendee's participation can use the following expressions:

No.	Expressions
1	<i>....., what's your opinion on this?</i>
2	<i>Would you like to share your thoughts on this question?</i>
3	<i>Could you add anything to our ideas here?</i>

Ensure all participants contribute. As chair, invite others to present or lead discussions with phrases like:

No.	Expressions
1	<i>....., would you like to introduce this item?</i>
2	<i>I'd like to turn it over to who is going to lead in the next point</i>
3	<i>Alright, now will have the floor.</i>

Step 5: Dealing with distractions and staying on topic.

Someone sometimes speaks out of the topic in the meeting. It spends time and useless. Good phrases and professional you can use are:

No.	Expressions
1	<i>Let's not get too far off-topic here.</i>
2	<i>We can discuss that at the end if you feel out's important.</i>
3	<i>I don't think that's relevant to today's discussion.</i>

If someone talks about a topic that would be good for discussion at a later time, you can use the phrases:

No.	Expressions
1	<i>Shelve it (I think we should shelve that until next time)</i>
2	<i>Table it (good point, but let's table it until the next meeting)</i>

Step 6: Summarizing and concluding the meeting.

At the last stage of a meeting, a chair must make summary or conclusion of the meeting. To summarize, the following expressions can be used:

No.	Expressions
1	Before we close, let me just summarize...
2	To sum up
3	In brief
4	Shall I go over the main points?

Then following verbs are suggested to use in summarizing stage: *Discussed*, *Went over*, and *Talked about*. See the following example:

To sum up, we discussed implementing new internet marketing strategies and reducing the budget by \$3,000 next month. We also talked about our new sales targets and strategies to increase client engagement. Finally, we welcomed our new team members, Ahmad, and Aisha, to our devision team.

Here you must show that you are finished and ask the last question. To solve it simple phrases like:

No.	Expressions
1	<i>Ok, it looks like we've covered the main items for the meeting today.</i>
2	<i>Right, that's all for today's meeting.</i>
3	<i>Is there any other business?</i>
4	<i>Are there any questions before we finish?</i>

b. Situation in Attending a Meeting

In business, meetings and discussions are essential. Effective communication and rhetoric are crucial to ensure clear understanding and avoid misunderstandings. Key language and expressions to understand include:

1) Introducing Yourself

There are three things you must remember or include in your speech, namely:

State your name: For example: "My name is..." or an informal one like "Hi, I'm..."

Mention your job title: for example, if you are the only Sharia Compliance Officer, you can say, "I'm the Sharia Compliance Officer." If others share the same title, use "a" to indicate one among many, for example, "I'm a finance manager."

Specify your department (if necessary): use the preposition "in" followed by noun, such as "I'm in the risk management department."

Describe your responsibilities. You can explain your responsibilities briefly. Example: "I manage each Sharia-compliant project from start to finish"; "I'm responsible for Islamic finance analytics and compliance testing".
for more understanding, the following examples describe introduction in a formal and informal meeting.

A Formal Meeting

My name is Aisha Sahid, and I'm the marketing manager at this Islamic bank. I handle online advertising and Islamic finance analytics.

An Informal Meeting

Hi, I'm Aisha. I'm in the marketing department. I manage online advertising and Islamic finance analytics.

2) *Making Suggestions*

During the meeting and discussion, it is useful to make suggestions to deliver an idea that the people think. To make suggestion, we can use the following expressions:

No.	Expressions	Agree	Disagree
1	We ought to give new clients a gift from the company	I agree with 	To be honest, I'm not sure about this idea ...

2	We might want to consider booking for another engineer to help with this.	That sounds good.	Good suggestions, but I can see a few problems ...
3	I think we should make this a priority for this month	Let's go worth this idea	I see your point, however ...

Remember, you can also use this to make negative suggestions:

No.	Expressions of Negative Suggestions
1	We shouldn't rush this-we need to think it through carefully
2	We don't need to hire new staff now.

The example can be seen as the following statement:

I see your point. However, I don't think advertising in a magazine aligns with our strategy. People don't read them as often these days, we should focus on digital platforms that reach a wider audience, especially considering our goals in the Islamic banking sector.

3) Making sure the Understanding of Meeting Content

As a meeting participant, ensure you understand the content by asking questions. In formal settings, begin with polite phrases like "Sorry" or "I'm sorry." Asking questions:

No.	Expressions of Asking Questions
1	I have a question, why is...?
2	How ...?
3	Does this mean ..?

For better understanding, see the following example:

No.	Expressions
1	<i>Excuse me, how will the new requirements affect the project deadline.</i>
2	<i>Sorry to interrupt, but I have a question. Does this mean that the new IT systems won't be in place this year?</i>

If you don't understand you can use phrases to clarify:

No.	Expressions
1	I don't understand ...
2	Can you elaborate on ... ?
3	Can you clarify ...?

For better understanding, see the following example:

Sorry, can you clarify the third step in your proposal? I didn't get the main idea.

4) Making Decision

Speakers in the meeting sometimes must make a decision. For something that they decide to do at the future, the expressions can use "Will".

No.	Expressions
1	<i>I'll call the client tomorrow.</i>
2	<i>I'll discuss this with the rest of my team and get back to you by the end of the week</i>

If you have a plan even before the meeting starts you can use "will" or "plan for".

No.	Expressions
1	<i>I'm going to get a team together for this project</i>
2	<i>I'm planning to do one rounder of testing, and then we can go live</i>

If you want to make an offer, you can ask “can” or “will”:

No.	Expressions
1	<i>I can contact the supplier next week if we need to.</i>
2	<i>I could put together a report if you thought it would help</i>
3	<i>Shall I talk to our engineering team and get a cozy estimate?</i>

On the other hand what if you are asked to do something that you cannot? Do there are some useful and polite phrases you can use:


No.	Expressions
1	<i>I'm afraid I can't ...</i>
2	<i>I'm sorry, but I don't think I can ...</i>
3	<i>Unfortunately. I won't be able to ...</i>

For better understanding, see the following example:

Unfortunately, we won't be able to complete the project any sooner because we don't have the supplies yet.

I'm sorry, but I don't think we can finish by the end of this month. We need at least another six weeks.

Explore: *Direct Group Experiments*



Direction: Take part in group experiments to observe and test the concept of meeting and discussion (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. A group consists of 3-4 students for discussion and collaboration in exploring the concept.
2. Create research questions to explore and experiment for answers.
3. Gather data to build a deeper understanding.
4. Identify patterns and link practical experience with theoretical concepts in the data.
5. Discuss and organize your thoughts and share findings with the group.

1. Write one of the concepts of meeting and discussion (rhetoric, linguistic features, and techniques)!
2. Formulate 1-2 research questions related to the choosen concept!
3. Write Data!

4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 30 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*



- Direction:** Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:
- 1. Organize the key concepts you have chosen.
 - 2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
 - 3. Present your project to your classmate.
 - 4. Discuss your findings with the class to hear different perspectives

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Chairing a meeting?*

.....
.....

Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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.....

2. Prior skill & knowledge: *Situation in Attending a Meeting?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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3. Prior skill & knowledge: *Rhetoric?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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4. Prior skill & knowledge: *Language features?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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5. Prior skill & knowledge: *Technique?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).


C. EVALUATION

Evaluate: *Meeting and Discussion Practice 3 & Reflection*



Direction: Complete your Meeting and Discussion practice and fill the reflection journal based on the instruction!

Practice 3: *Meeting and Discussion*



Direction: Write a group report outlining your meeting and discussion on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom.

Topic of Meeting and Discussion

Chairing a Meeting

Step 1: Welcome the audience and start the meeting.

Step 2: Introducing the topic and outlining the agenda.

Step 3: Getting through the agenda.

Step 4: Inviting attendees to participate

Step 5: Dealing with distractions and staying on topic

Situation in Attending a Meeting

Introducing Yourself

Making suggestion

Making sure the understanding of meeting content

Making decision

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in chairing a meeting.
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Personal reflection on the activity experience.

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2. Activity you perform in situation in attending a meeting.
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Personal reflection on the activity experience.

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3. Activity you perform in using Rhetoric.
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Personal reflection on the activity experience.

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4. Activity you perform in using Linguistic Features.

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Personal reflection on the activity experience.

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5. Activity you perform in using Meeting and Discussion Technique.

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Personal reflection on the activity experience.

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

1. Share your further conclusions on meeting and discussion in Islamic Banking Workplace!
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2. Summarize tasks and evaluate what you have discovered!
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3. Provide your personal insight on how these skills influence your thoughts and perspectives on meeting and discussion in Islamic Banking Workplace!
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4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!
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5. Explain your idea in applying this knowledge broadly in new contexts!

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER IV

MEETING AND DISCUSSION 2:

Murabaha – Cost-Plus Financing

A. COURSE OBJECTIVES

This chapter aims to enhance students' understanding of fundamental rhetoric and techniques for delivering English meetings and discussions to solve problems. It focuses on leading a meeting, using common expressions, and participating effectively on the topic “Murabaha – Cost-Plus Financing”. The primary goal is to develop a strong foundation and proficiency in these skills. By the end of this chapter, students will be able to achieve the specified objectives and demonstrate their enhanced meeting and discussion abilities.

- 4.1. Understanding *Murabaha* as the basic concept of Cost-Plus Financing in Islamic banking.
- 4.2. Be able to lead a meeting, using common expressions, and participating effectively on the topic “Murabaha – Cost-Plus Financing”.
- 4.3. Mastering various practical suggestions for doing meeting in Islamic Banking workplace.

B. MEETING AND DISCUSSION ON THE TOPIC “MURABAHA”

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to understand why mastering meeting and discussion skills is important in an Islamic Banking workplace. Consider how effective meeting and discussion can improve communication and lead to professional success in this field.

1. Why must professionals in Islamic Banking master meeting and discussion skills, especially for Murabaha contracts?

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2. How does effective communication in meetings improve understanding and applying Murabaha principles in Islamic Banking?

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3. How can better discussion skills improve decision-making and success in Islamic Banking, like *Murabaha*?

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4. What challenges arise in Murabaha meetings, and how can strong discussion skills help overcome them?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: Overviewing the Topic to Clarify Concept



Direction: Begin by reviewing the the concept of Murabaha outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to further clarifying these concepts.

1. Introduction to “Murabaha”

Murabaha is a type of contract in Islamic banking and finance where the seller discloses the cost of acquiring goods and adds an agreed-upon profit margin with the buyer (Kettell, 2011). It is a form of sale with a predetermined profit margin and is typically used in the financing of the purchase of goods or assets (Kurniawan, Anggraeni, & Hasanah, 2024). Murabaha is often used by Islamic banks to provide financing to customers without violating Sharia principles, especially the prohibition of *riba* (interest).

2. The Purposes and Benefits of Akkad Murabaha

Murabaha is a form of sale and purchase transaction where payments are made in installments of deferred until an agreed-upon time. In Murabaha, although the buyer has not yet completed the payment, ownership of the goods transfers from the seller to the buyer at the time the goods are handed over. Thus, Murabaha is designed to assist individuals who lack the ability to make purchases in cash, providing them with the opportunity to acquire the necessary goods in a more affordable manner (Nasution, 2021).

Murabaha transactions offer various benefits for both banks and customers. For banks, these transactions serve to allocate funds and earn income in the form of a margin. This margin is obtained as the difference between the purchase price of the goods by the bank and the sale price to the customer.

Thus, Murabaha functions not only as a financing tool but also as a stable source of revenue for financial institutions (Wangsawidjaja, 2013).

Meanwhile, customers also gain significant benefits from Murabaha transactions. Customers can obtain the desired goods through predetermined installment payments, eliminating the need for upfront cash payments. These installment amounts remain unchanged throughout the financing period, providing certainty and stability for customers in planning their finances. Therefore, Murabaha helps increase accessibility to goods and services while ensuring financial sustainability for the transaction participants (Lestari & Jayanti, 2020).

3. Murabaha Financing Practices

Here is the mechanism of Murabaha financing in Islamic banks explained in simple language (Anugrah & Laila, 2020): (a) Customers submit a request to the bank to purchase specific goods; (b) The bank evaluates the customer's request. If approved, the bank purchases the goods from the seller according to the customer's criteria; (c) Subsequently, the bank offers the purchased goods to the customer, who then buys them as per the agreed terms; (d) The bank and the customer engage in a Murabaha transaction, which includes negotiating prices, payment systems, terms, and delivering the goods; and (e) The customer pays the obligations to the bank, either in installments or in full, within the agreed-upon period.

In practice, there are two models of applying the Murabaha system (Antonio, 2001; Kurniawan, Anggraeni & Hasanah, 2024): without agency (*wakalah*) and with agency (*bil wakalah*).

Murabaha without agency occurs when the bank purchases the goods beforehand in its own name after an agreement with the customer. Then, the bank sells the goods to the customer at a price including an agreed-upon profit margin. Payments can be made either immediately or deferred (Hanjani & Hayati, 2018).

Murabaha with agency involves Islamic financial institutions representing customers in purchasing products. After customers obtain the products, they are handed over to the Islamic financial institution. The institution then determines the profit margin and payment period agreed upon with the customer. However, this model may violate Sharia provisions if the bank represents the customer in buying goods from a third party before the goods officially belong to the bank (Antonio, 2001).

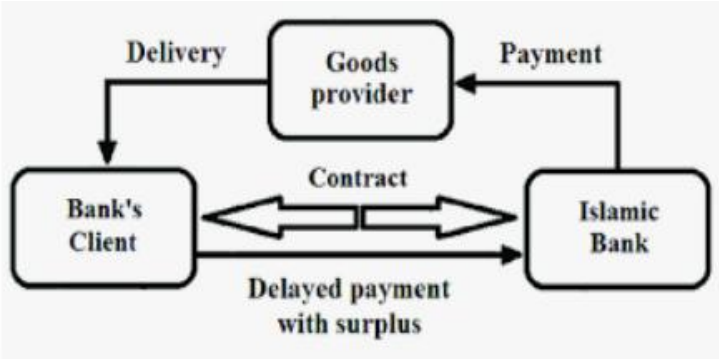


Figure 4.1
Murabaha Financing Practices
(Kurniawan, Anggraeni, & Hasanah, 2024)

4. Murabaha Terms by DSN-MUI Fatwa

The terms of sale and purchase of Murabaha, as outlined by DSN-MUI fatwa, can be defined as follows (Kurniawan, Anggraeni, & Hasanah, 2024):

No.	Subjects	Conditions
1	Akkad	If LKS wants to represent the customer in buying goods, the murabahah sale and purchase contract must be carried out after the goods, in principle, belong to LKS. (Article 1 paragraph 9, Fatwa No.4/2000). If LKS accepts the request,

No.	Subjects	Conditions
		it must first purchase the asset it reserved legitimately with the trader. LKS then offers the asset to the customer, and the customer must receive it (buy it) by the agreed agreement because, legally, the agreement is binding. Both parties must make a sale and purchase contract (Article 2, paragraphs 2 and 3, fatwa No.4/2000).
2	Down Payment	In this sale and purchase, LKS is allowed to ask customers to pay a down payment when signing the initial order agreement (Article 2, paragraph 4, fatwa No. 4/2000). Down Payment reduces the purchase price of goods (LKS partially financed). Advances reduce the selling price (LKS finances the whole).
3	Guarantee	Guarantees in murabahah are allowed so that customers are serious about their orders (Article 3 paragraph 1, Fatwa No.4/2000). Rahn Tasjily is collateral in kind for debts, but the collateral (marhun) remains in the possession (utilization) of Rahin, and proof of ownership is handed over to Murtahin.
4	Discount	If in buying and selling murabahah, LKS gets a discount from the supplier; the actual price is the price after the discount because the discount is the customer's right. If the discount occurs after the contract, the distribution of the discount is carried out based on the

No.	Subjects	Conditions
5	Redemption	<p>agreement (agreement) contained in the contract. (Article 1, paragraphs 3-4, Fatwa No.16/2000)</p> <p>Suppose the customer in a murabahah transaction makes payment on time or faster than the agreed time. In that case, LKS may provide a deduction from the payment obligation, provided that it is not agreed in the contract. (Article 1, paragraphs 1-2, Fatwa No.23/2002)</p>

Explore: *Direct Group Experiments*



Direction: Take part in group experiments to observe and test the concept of meeting and discussion (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. A group consists of 3-4 students for discussion and collaboration in exploring the concept.
2. Create research questions to explore and experiment for answers.
3. Gather data to build a deeper understanding.
4. Identify patterns and link practical experience with theoretical concepts in the data.
5. Discuss and organize your thoughts and share findings with the group.

1. Write one of the concepts of “Murabaha”

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2. Formulate 1-2 research questions related to the choosen concept!

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3. Write Data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 30 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*




Direction: Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:

1. Organize the key concepts you have chosen.
2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
3. Present your project to your classmate.
4. Discuss your findings with the class to hear different perspectives

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Basic concept of Murabaha?*

Real-world context!

Relate it into your daily activities in Islamic Banking Workplace!
2. Prior skill & knowledge: *The purpose of Murabaha?*

Real-world context!

Relate it into your daily activities in Islamic Banking Workplace!

3. Prior skill & knowledge: *Benefits of Akkad Murabaha?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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4. Prior skill & knowledge: *Murabaha Financing Practices?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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5. Prior skill & knowledge: *Murabaha Terms?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).


C. EVALUATION

Evaluate: Vocabulary Test 2, Meeting and Discussion Practice 4 & Reflection



Direction: Complete your Vocabulary Test, Meeting and Discussion practice, and fill the reflection journal based on the instruction!

Vocabulary Test 2: *Identifying meaning and contextual usage.*



Direction: Identifying the meanings of the vocabulary in your language (Part 1-3). Choose 10 words and use each word in a simple sentence to understand its context of use (Part 4).

Part 1: Nouns

No.	Words	Meaning	No.	Words	Meaning
1	Riba	.....	11	Installment	.....
2	Akkad	.....	12	Suplier	.....
3	Asset	.....	13	Repayment	.....
4	Guarantee	.....	14	Commodity	.....

5	Collateral	.....	15	Markup	.....
6	Customer	.....	16	Principle	.....
7	LKS	.....	17	Tenure	.....
8	Financing	.....	18	Invoice	.....
9	Discount	.....	19	Resale	.....
10	Redemption	.....	20	Provision	.....

Part 2: Adjectives

No.	Words	Meaning	No.	Words	Meaning
1	Equitable	.....	9	Legal	.....
2	Deffered	.....	10	Partial	.....
3	Legitimate	.....	11	Consistent	.....
4	Binding	.....	12	Ethical	.....
5	Affordable	.....	13	Transparent	.....
6	Stable	.....	14	Economic	.....
7	Clear	.....	15	Aggree-	.....
8	Fixed	.....		upon	.....

Part 3: Verbs


No.	Words	Meaning	No.	Words	Meaning
1	Negotiate	.....	9	Receive	.....
2	Facilitate	.....	10	Offer	.....
3	Structure	.....	11	Accept	.....
4	Administer	.....	12	Transfer	.....
5	Ensure	.....	13	Reduce	.....
6	Sell	.....	14	Provide	.....
7	Evaluate	.....	15	Execute	.....
8	Repay			

Part 4: Contextual Usage

No.	Chosen Words	Sentences to show the usage
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2
3
4
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Your answers in part 1-3 above are worth up to 50 points. Then, your answer in part 4 are worth up to 50 points. The total points for this vocabulary test and contextual usage are 100.

Practice 4: Meeting and Discussion on the topic “Murabaha”



Direction: Write a group report outlining your meeting and discussion on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom.

Topic of Meeting and Discussion

Chairing a Meeting

Step 1: Welcome the audience and start the meeting.

Step 2: Introducing the topic and outlining the agenda.

Step 3: Getting through the agenda.

Step 4: Inviting attendees to participate

Step 5: Dealing with distractions and staying on topic

Situation in Attending a Meeting
Introducing Yourself

Making suggestion

Making sure the understanding of meeting content

Making decision

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in chairing a meeting on the topic "Murabaha".

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Personal reflection on the activity experience.

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2. Activity you perform in situation in attending a meeting on the topic "Murabaha".

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Personal reflection on the activity experience.

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3. Activity you perform in using Rhetoric on the topic "Murabaha".

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Personal reflection on the activity experience.

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4. Activity you perform in using Linguistic Features on the topic “Murabaha”.

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Personal reflection on the activity experience.

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5. Activity you perform in using Meeting and Discussion Technique on the topic “Murabaha”.

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Personal reflection on the activity experience.

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

1. Share your further conclusions on meeting and discussion on the topic “Murabaha”!

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2. Summarize tasks and evaluate what you have discovered!

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3. Provide your personal insight on how these skills influence your thoughts and perspectives on meeting and discussion in Islamic Banking Workplace!

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4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!

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5. Explain your idea in applying this knowledge broadly in new contexts!

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER V

MEETING AND DISCUSSION 2:

Musharaka – Joint Venture

A. COURSE OBJECTIVES

This chapter aims to improve students' understanding of basic rhetoric and techniques for delivering English meetings and discussions. It focuses on leading a meeting, using common expressions, and participating effectively on the topic “Musharaka”. The primary goal is to develop a strong foundation and proficiency in these skills. By the end of this chapter, students will be able to achieve the specified objectives and demonstrate their enhanced meeting and discussion abilities.

- 5.1. Understanding *Musharaka* as the basic concept of joint venture in Islamic Banking.
- 5.2. Be able to lead a meeting, using common expressions, and participating effectively on the topic “Musharaka – Joint Venture.”
- 5.3. Mastering various practical suggestions for doing meeting in Islamic Banking workplace.

B. MEETING AND DISCUSSION ON THE TOPIC “MUSHARAKA”

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to understand why mastering meeting and discussion skills is important in an Islamic Banking workplace. Consider how effective meeting and discussion can improve communication and lead to professional success in this field.

1. How do effective meeting and discussion skills contribute to successful musharaka partnerships in Islamic Banking?

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2. In what ways can strong meeting and discussion skills help resolve conflicts and ensure fair profit and loss distribution in musharaka ventures?

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3. How can effective communication during meetings enhance the understanding and implementation of Sharia principles in musharaka contracts?

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4. Why is it important for Islamic banking professionals to develop strong meeting and discussion skills when managing joint ventures like musharaka?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: Overviewing the Topic to Clarify Concept



Direction: Begin by reviewing the principles of meeting and discussion rhetoric, linguistic features, and techniques outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to clarifying these concepts further.

1. The Definition of “Musharaka”

Musharaka, derived from the Arabic word *Shirkah*, means partnership in a venture. It is a form of partnership where two or more individuals combine their capital or labor to share profits and responsibilities equally (Kettell, 2011). Musharaka means sharing, and in the context of finance, trade, and business, it refers to a joint enterprise where all parties contribute capital, labor, management, and expertise, and share in the profits and losses of the venture (Usmani, 2021). The term “Musharaka” is often used in Islamic finance, while the term “*Shirkah*” is typically used in Islamic jurisprudence (*fiqh*). Both terms can be used interchangeably and encompass the concept of partnership (Nik Abdul Ghani, 2021). However, Musharaka is generally used for investment in business ventures and projects (Hamzah, et al., 2013), and it is one of the ideal financing instruments in Islamic finance (Farooq Ahmed, 2013).

There are two main types of Musharaka: **mufawada**, an unlimited and equal partnership in all aspects, and **‘inan**, a limited partnership where the capital contributions and rights of each partner may differ (Kettell, 2011; Kulmie, 2024). Both types of Musharaka allow partners to share profits according to the agreement and bear losses in proportion to their capital contributions.

In Musharaka, profits are distributed based on proportion agreed upon beforehand, where losses are shared according to capital contributions. Unlike interest-based products, Musharaka does not guarantee a fixed return rate, instead, profits are based on the success of the joint venture (Kettell, 2011). This is considered fairer in distributing risks and rewards, as each investor receives a share corresponding to their contribution and the venture's success.

The basic principles of Musharaka, agreed upon by many scholars, include active participation in the business, sharing profits and losses based on financing, and the freedom to determine profit ratios different from capital investment ratios (Kettell, 2011). However, a partner who does not participate in the management cannot claim more than their capital investment ratio. This structure enables more equitable and sustainable joint financing in the Islamic banking system, benefiting both investors and borrowers.

2. The Basic Rules of Musharaka

In Musharaka, it is essential that company's capital is specific, existent, and readily available (Usmani, 1998). Establishing a company with non-existent funds or debt is invalid because the purpose of Musharaka is to generate profit, which cannot be achieved with debt or non-existent capital. Additionally, partners are not required to have equal shares in capital; variations in shares are allowed if they are agreed upon.

The company's capital must consist of money and tangible assets (Usmani, 1998; Kettle, 2011). Some jurists allow participations with tangible assets, provided these assets are valued in the contract and their agreed-upon value becomes the company's capital. All partners must be able to work with the capital, and it is not permissible to impose conditions that prevent a partner from working. One partner can work alone with the mandate of the others.

A partner acts as trustee of the company's funds and only provides guarantees in cases of trespass or negligence (Usmani, 1998; Kettle, 2011). Mortgages or guarantees against trespass and negligence are allowed, but securing profits or capital is not. The profits for each partner must be known and distributed as a pro-rata ratio, not as a lump sum, to avoid uncertainty and meet Shariah requirements. Partners share losses proportionally to their capital investment, and any partner can rescind the contract with the knowledge of the others, although some jurists believe the contract should be binding until capital liquidation or project completion.

Musharaka is contractual relationship between parties who contribute capital, labor, management, and expertise in a joint venture. This contract must be valid and agreed upon without coercion, abuse, or fraud (Jais, et al., 2020). The capital can be in the form of money or goods valued at the current market price. All members have equal rights in management, although managerial roles may sometimes be given to one or few investors (Usmani, 2002).

Profit in Musharaka are shared according to the ratios agreed upon when the contract is made, not as a fixed amount (Ahroum & Achchab, 2017). If profits are not achieved, losses are shared based on each partner's capital contribution (Alamad, 2019). At the end of Musharaka, assets are distributed proportionally or sold, and the proceeds divided. Musharaka can end by mutual agreement or the death of a partner. In disputes, asset separation is preferred over liquidation due to co-owners' rights.

3. Application of Musharaka

Although the Musharaka partnership structure can be used for ordinary commercial activities, the basic concept of Musharaka is also utilized by Islamic financial institutions to provide financing for commercial enterprises. For instance, the Musharaka concept can be used to structure a working capital facility for a company with a record of profitability.

A Musharaka working capital facility operates similarly to a conventional working capital facility. The Islamic financial institution provides funds to its customer, typically by depositing the funds into the customer's account. The customer then accesses the funds for the business activities. The difference is that the Islamic institution debits the customer's account with an amount equivalent to a predetermined profit rate, which is periodically adjusted. The following discusses three areas of Musharaka application commonly found in banking business practices (Kettell, 2011):

a. Application of Musharaka in Domestic Trade

One of the Islamic banks in Indonesia applies the Musharaka technique to support financing in local trade of goods. Musharaka for domestic trade is implemented through a partnership agreement between the bank and clients to facilitate the sale and purchase of specific local goods as defined by the clients. The total cost of the goods is divided between both parties according to agreement, with both parties according to agreement, with both parties agreeing to contribute their respective shares of the cost. Following the signing of the contract, the bank opens a dedicated Musharaka account that records all related transactions.

Profit distribution is carried out systematically: an agreed percentage of the net profit is given to the client, while the remainder is distributed among the Musharaka partners in proportion to their capital contributions. In the event of losses, partners bear responsibility in accordance with the amount of capital they contributed.

Overall, the implementation of Musharaka by this Islamic bank demonstrates their commitment to fulfilling Islamic economic principles involving partnership, risk-sharing, and profit-sharing. This approach not only allows the bank to provide financing solutions that adhere to Sharia principles but also promotes local economic growth by

supporting trade in domestic Indonesian markets transparently and responsibly.

b. Application of Musharaka for the Import of Goods

Islamic bank applies Musharaka technique for financing imports. This involves a partnership with importers, akin to domestic trade but with unique aspects. The importer seeks the bank's involvement in importing and selling goods, declaring total costs, and specifying capital contributions. Transactions are conducted in foreign currency, with the importer initially paying part of their share upon contract signing and the rest upon receiving invoices. A dedicated Musharaka account is opened by the bank to facilitate these transactions.

The bank subsequently issues a letter of credit in favor of the importer, ensuring payment to the exporter upon receipt of shipping documents. Transaction-related insurance costs are debited to this account. The importer assumes responsibility for the import process, customs clearance, and final sale of the goods. Upon completion of the transaction, net profits are distributed among the partners based on agreed proportions, while any losses are shared proportionally according to each partner's actual capital contribution.

In summary, the application of Musharaka by Islamic banks for financing imports underscores their commitment to Sharia-compliant financial practices. This cooperative venture not only facilitates trade but also ensures equitable sharing of risks and profits between the bank and its clients, promoting transparency and accountability in international trade transactions within the framework of Islamic finance principles.

c. *Application of Musharaka in Agriculture*


Islamic banks in Sudan, particularly the Sudanese Islamic bank, have expanded the application of Musharaka to include financing for farmers (Kettell, 2011). This innovative approach involves a Musharaka agreement between the bank and farmers, where the bank provides specific fixed assets such as plows, tractors, irrigation pumps, sprayers, as well as working capital including fuel, oil, seeds, pesticides, and fertilizer.

In return, the farmer contribute equity in the form of land, labor, and management expertise. This partnership arrangement eliminates the need for collateral or guarantees beyond personal assurances.

Under this Musharaka contract, profits are distributed in a structured manner. Initially, the farmer receives 30% of the net profit as compensation for their management efforts. The remaining 70% of profits are shared between the bank and the farmer based on their respective equity stakes. This equitable sharing of profits reflects the cooperative nature of Musharaka, where risks and rewards are distributed fairly between the bank and the farmer. Such initiatives not only promote sustainable agriculture practices but also adhere to Islamic finance principles by fostering partnerships that prioritize shared responsibilities and benefits.

The experimental implementation of Musharaka by the Sudanese Islamic Bank underscores its commitment to supporting agricultural development through Sharia-compliant financing mechanisms. By providing farmers with essential assets and capital while sharing profits based on actual contributions, this approach aims to enhance productivity, improve livelihoods, and foster economic growth within the agricultural sector of Sudan.

Explore: *Direct Group Experiments*



Direction: *Take part in group experiments to observe and test the concept of meeting and discussion on the topic “Musharaka” by doing these activities:*

- 1. Form groups of 3-4 students for discussion and collaboration in exploring the concept.*
- 2. Create research questions to explore and experiment for answers.*
- 3. Gather data to build a deeper understanding.*
- 4. Identify patterns and link practical experience with theoretical concepts in the data.*
- 5. Discuss and organize your thoughts and share findings with the group.*

1. Write one of “Musharaka”!

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2. Formulate 1-2 research questions related to the choosen concept!

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3. Write Data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 30 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*



- Direction:** Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:
1. Organize the key concepts you have chosen.
 2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
 3. Present your project to your classmate.
 4. Discuss your findings with the class to hear different perspectives

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: Musharaka Mufawada and 'Inan?

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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2. Prior skill & knowledge: *The basic rules of Musharaka?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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3. Prior skill & knowledge: *Application of Musharaka in Domestic Trade?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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4. Prior skill & knowledge: *Application of Musharaka for the import of goods?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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5. Prior skill & knowledge: *Application of Musharaka in agriculture?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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*Your answers in practical application above are worth up to 25 points.
The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).*

C. EVALUATION

Evaluate: Vocabulary Test 3, Meeting and Discussion Practice 5, and Reflection.



Direction: Complete your Vocabulary Test, Meeting and Discussion practice, and fill the reflection journal based on the instruction!

Vocabulary Test 3: *Identifying meaning and contextual usage.*



Direction: Identifying the meanings of the vocabulary in your language (Part 1-3). Choose 10 words and use each word in a simple sentence too understand its context of use (Part 4).

Part 1: Nouns

No.	Words	Meaning	No.	Words	Meaning
1	Partnership	.....	11	client	.....
2	Venture	.....	12	Product	.....
3	Capital	.....	13	Return	.....
4	Responsbiility	.....	14	Rate	.....
5	Trade	.....	15	Risk	.....
6	Enterprise	.....	16	Reward	.....
7	Expertise	.....	17	Principle	.....
8	Losses	.....	18	Manner	.....
9	Project	.....	19	Right	.....
10	Agreement	.....	20	Borrower	.....

Part 2: Adjectives

No.	Words	Meaning	No.	Words	Meaning
1	Derived	.....	9	Fixed	.....
2	Joint	.....	10	Tangible	.....
3	Specific	.....	11	Personal	.....
4	Sutainable	.....	12	Available	.....
5	Unlimited	.....	13	Readily	.....
6	Agreed	.....	14	Current	.....
7	Proportional	.....	15	Non-	.....
8	Limited	.....		existent	.....

Part 3: Verbs

No.	Words	Meaning	No.	Words	Meaning
1	Employ	.....	9	Settle	.....
2	Combine	.....	10	Facilitate	.....
3	Share	.....	11	Issue	.....
4	Refers	.....	12	Assume	.....
5	Contribute	.....	13	Bear	.....
6	Declare	.....	14	Rescind	.....
7	Specify	.....	15	Generate	.....
8	Denominate	.....		

Part 4: Contextual Usage

No.	Chooosen Words	Sentences to show the usage
1
2
3
4
5
6
7
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9
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Your answers in part 1-3 above are worth up to 50 points. Then, your answer in part 4 are worth up to 50 points. The total points foor this vocabuulary test and contextuual usage are 100.

Practice 5: *Meeting and Discussion on the topic
“Musharaka”*



Direction: Write a group report outlining your meeting and discussion on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom.

Topic of Meeting and Discussion

(Choose one of the following topics:

Application of Musharaka in Domestic Trade

Application of Musharaka for the import of goods

Application of Musharaka in agriculture)

Chairing a Meeting

Step 1: Welcome the audience and start the meeting.

Step 2: Introducing the topic and outlining the agenda.

Step 3: Getting through the agenda.

Step 4: Inviting attendees to participate

Step 5: Dealing with distractions and staying on topic

Situation in Attending a Meeting

Introducing Yourself

Making suggestion

Making sure the understanding of meeting content

Making decision

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in chairing a meeting on the topic "Musharaka".

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Personal reflection on the activity experience.

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2. Activity you perform in situation in attending a meeting on the topic "Musharaka".

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Personal reflection on the activity experience.

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3. Activity you perform in using Rhetoric on the topic "Musharaka".

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Personal reflection on the activity experience.

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4. Activity you perform in using Linguistic Features on the topic “Musharaka”.

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Personal reflection on the activity experience.

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5. Activity you perform in using Meeting and Discussion Technique on the topic “Musharaka”.

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Personal reflection on the activity experience.

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

1. Share your further conclusions on meeting and discussion on the topic “Musharaka”!

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2. Summarize tasks and evaluate what you have discovered!

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3. Provide your personal insight on how these skills influence your thoughts and perspectives on meeting and discussion in Islamic Banking Workplace!

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4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!

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5. Explain your idea in applying this knowledge broadly in new contexts!

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER VI

NEGOTIATION1:

Rhetoric, Linguistic Features, & Technique

A. COURSE OBJECTIVES

This chapter aims to improve students' understanding of basic rhetoric, linguistic features, and techniques for conducting a negotiation to reach an agreement with a negotiation partner. It focuses on steps of negotiation, from planning and preparation until reaching elective agreement, and stages of negotiation, from opening negotiation until make a deal and conforming things that have been agreed upon in negotiation. By the end of the chapter, students will be able to achieve the specific objectives and demonstrate their enhanced negotiation abilities.

- 6.1. Understanding and applying basic rhetoric, linguistic fetures, and techniques to negotiate and reach agreements with partners.
- 6.2. Be able to conduct steps and stages of negotiation, use common expressions, and participating effectively.
- 6.3. Mastering various practical suggestions for doing negotiation in Islamic Banking workplace.

B. NEGOTIATION: RHETORIC, LINGUISTIC FEATURES, AND TECHNIQUE

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to understand why mastering negotiation skills is important in an Islamic Banking workplace. Consider how effective negotiation can improve communication and lead to professional success in this field.

1. How can mastering negotiation skills enhance communication in Islamic banking, and what unique challenges arise?

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2. How can effective negotiation techniques contribute to professional success in Islamic banking, particularly in client relationships and stakeholder interactions?

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3. What are the potential consequences of poor negotiation skills in Islamic Banking, for personal career development and the institution’s overall performance?

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4. How does the ethical framework of Islam Banking influence negotiation, and what strategies ensure these align with Shariah-compliant practices?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: *Overviewing the Topic to Clarify Concept*



Direction: Begin by reviewing the principles of negotiation rhetoric, linguistic features, and techniques outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to further clarifying these concepts.

1. Negotiation in a Workplace

Negotiation is a crucial part of daily life and is essential for survival, both in business and other areas. In Islamic Banking, negotiation is an effort to reach an agreement with a negotiation partner to achieve specific goals. Often, we do not prepare adequately for negotiations, leading to dissatisfaction with the outcomes. Proper preparation and involvement in the negotiation process are critical for achieving satisfactory results. Negotiation can be brief and straightforward or lengthy and complex, requiring multiple meetings over an extended period.

The term “negotiation” originates from the Latin word “Negotianus” meaning to conduct business. It involves discussing conditions and bargaining to reach an agreement. According to Sweeney (2004), negotiating is a communication process between two parties, each with distinct goals and perspectives, aiming to reach a mutually satisfying agreement.

Negotiation is about finding an agreement that satisfies all parties involved. It is a process with integrity, not about getting the better of the other party, but about achieving an acceptable agreement for everyone. The negotiation process includes five components: preparation, opening the negotiation, bargaining, closing the negotiation, and following up on the negotiation. Going into a negotiation unprepared is setting oneself up for failure. Therefore, it is essential to understand the

scope of the agreement, set clear goals and objectives, and be ready for negotiation.

In Islamic Banking, negotiation must align with Shariah-compliant practices, ensuring fairness and ethical considerations. The definition of negotiation varies depending on the perspectives of the parties involved. Typically, negotiation involves two or more parties with opposing or differing views. The goal is to interact and reach a common ground or agreement that is acceptable to both parties, ultimately achieving the desired objectives through cooperation.

2. Negotiation Rhetoric, Linguistic Features, and Technique

Business documents frequently used in negotiations include contracts, memoranda, protocols, and reports (Volodymyrivna, 2024). These documents are characterized by their official business style, clear structure, logical sequence, persuasive arguments, and precise wording. Effective negotiation relies on the use of specific language, including sales language, which encompasses both procedural and linguistic elements to facilitate communication between the seller and buyer (Sweeney, 2024; Volodymyrivna, 2024). By mastering these elements, negotiators can enhance their ability to reach mutually beneficial agreements.

In conducting a negotiation, participants follow several steps to ensure the process runs smoothly. The steps in the negotiation process are as follows (Sweeney, 2024; Volodymyrivna, 2024):

a. Planning and Preparation

One way to become a great negotiator is to deeply understand the issues to be discussed. Increase your knowledge of the types of problems, their causes, and their goals to ensure the negotiation process stays focused. Make sure to emphasize your primary demands and be prepared to compromise where possible. Another strategy is to conduct a thorough background check on your

counterpart. Find out who they are, what their ambitions and views are, and their deepest desires. This information can help you identify key points that will impact the negotiation. Look for opportunities to present your arguments with relevant facts and data.

b. Negotiation Rules

The second step to strengthen the negotiation process is to create clear guidelines. Set rules for what is allowed and what isn't and ensure both parties agree on them. After identifying who is involved and where the negotiations will take place, understand the key issues and procedures for handling disagreements. Prepare strategies for dealing with worst-case scenarios. If both parties can't resolve the problem, consider: what are some areas you could compromise on? In what situations would you decline their request?

c. Clarification and Justification

At this stage, both parties express their desires. You will appreciate having planned carefully, as mastering the negotiation topic gives you an advantage when making demands. You can clearly explain why this guide is important and why you are insisting on it. Negotiation skill involves amplifying, clarifying, supporting, justifying, and providing data to back your position. Regardless of the approach (distributive or integrative), it's best to avoid confrontation.

d. Bargaining and Problem Solving

Negotiation skills, in essence, are solving problems by reaching a compromise between the two parties. When you are faced with a conflict of interest, you must break through various negotiation strategies to achieve a situation that is fair to both. This is where you put your full effort into implementing a variety of approaches.

e. Closing and Implementation

A skilled negotiator is someone who can build strong and collaborative relationships.

f. Elective Agreement

But it doesn't stop here. You also need to set rules for following-up and monitoring. Will you close the deal formally or informally? By contract or just a handshake? This is important to show commitment between both parties.

Negotiation is structured process that involves several critical stages to achieve a successful outcome. Understanding these stages is essential for any negotiator aiming to navigate the complexities of discussions effectively. According to Sweeney (2004), Wibowo (2011), and Volodymirivna (2024), negotiations generally proceed through a series of well-defined stages. These stages provide a framework that helps negotiators prepare, engage, and conclude discussions in a systematic and strategic manner. By mastering each stage, negotiators can enhance their ability to reach mutually beneficial agreements and resolve conflicts efficiently. In this section, we will explore these stages in detail to gain a comprehensive understanding of the negotiation process.

a. Opening Negotiations

The meeting for negotiation starts with a handshake, exchanging name, and asking about each other's well-being, followed by introductions, and exchanging business cards. Although the opening stage may seem trivial, it is crucial for setting the tone for the rest of the negotiation. A positive first impression can significantly enhance the negotiation process, making the other party more open and friendly. Conversely, a poor first impression can lead to a more closed and unfriendly attitude from the other side.

After introducing yourselves and inquiring about each other's health, try to break the ice by giving a small, sincere compliment to your negotiating partner. People often feel anxious when meeting someone new, so a genuine compliment can help create a comfortable atmosphere for both parties.

If you're negotiating as part of a team, ensure that all team members are introduced. Briefly outline the issues to be discussed, and don't forget to smile. A smile can foster a sense of comfort and openness, facilitating a smoother negotiation process.

b. Starting the Negotiation Process

After the opening stage, clearly and briefly explain the aims and objectives of the negotiations. Wait for the right moment to start discussing the main subject. Then, state your desired outcome or goal. Make your initial offer to the negotiating partner, presenting your points clearly, concisely, and confidently. Ask an opening question about the other party's desires or goals to initiate a conversation. You can ask two types of questions:

Open questions: what, how, why, where, and which.

Closed questions: when, can, could, how much, how many.

Stages of Trading: In this stage you will bargain with your negotiating opponent to reach an agreement. The best agreement between the two parties takes place in an area called the agreement opportunity zone, which is an area that allows an agreement between the two parties. The agreement opportunity zone is the price that ranges from the seller's base price to the buyer's base price (the buyer's maximum ability).

In a negotiation you are encouraged to try to make the maximum possible bid. However, you have to keep in mind that there will come a certain point where the opponent will firmly reject your offer. At that point it means that your bid has exceeded the base price of the other party. Some things you should pay attention to about bargaining:

- Bargaining involved not just price but also time, place, quantity, quality, and schedule, depending on negotiation material.

- Both parties share their offers, explain reasons, and persuade the other to accept them.
- Leave room for flexibility in negotiation, but ensure you get something in return.
- Communicate clearly that mutual benefits are expected.
- Focus on understanding the needs of both parties.

c. *Demonstrating*

In this stage, you will bargain with your negotiating partner to reach an agreement. The best agreements happen within the “agreement opportunity zone,” which is the range between the seller’s lowest acceptable price and the buyer’s maximum budget. In a negotiation, aim for the best possible offer, but be aware that there will be a point where the other party will reject your offer if it exceeds their limit.

d. *Making a Deal*

With a win-win solution, the next step is to reach a compromise. This involves creating a binding agreement that solidifies trust. It's important that each party is open, accepts, and agrees on all the outcomes and risks. To make the agreement stronger, put it in writing. At this stage, both parties should aim for a deal that they can both accept and that leads to a win-win outcome. You should:

- Make sure everyone understands what has been agreed upon.
- Ask questions to confirm you're both talking about the same thing.
- Clearly define who the agreement applies to.
- Write down the agreement and the conditions that must be met before it takes effect.
- Only start the agreement once you're satisfied that everything is clear and settled.
- Set specific dates for when the agreement starts and how long it will last.

- Agree on what will happen if someone breaks the agreement.
- Prepare a plan for resolving disputes.
- Ensure that an open-ended agreement allows for changes in the future.
- Follow up on the agreement after it's signed to make sure it's being followed.

e. Confirming Things that Have been Agreed upon.

The final step is to put the mutual agreement into action. If something comes up that wasn't agreed upon, it should be addressed and added to the agreement. These are just a few negotiation steps to keep in mind if you're starting a business. If you need accounting software, you might want to try using an online option as your go-to tool.

3. Role Play Simulation

To gain a deeper understanding of negotiation, examine the following dialogue carefully. It provides insights into effective negotiation strategies and the dynamics of a *mudharabah* partnership in Islamic banking.

PT Bank Syariah Amanah offers a *mudharabah* partnership to PT Usaha Mandiri. This partnership aims to support the development of PT Usaha Mandiri's retail clothing business through a profit-sharing model. PT Bank Syariah Amanah will provide capital to open physical stores and help expand the market through an online platform. The following is an excerpt from the negotiation between representatives from PT Bank Syariah Amanah (Lita and Tiara) and representatives from PT Usaha Mandiri (Mia and Helen).

<i>Lita & Tiara</i>	: <i>Assalamu'alaikum, nice to meet you.</i>
<i>Mia & Helen</i>	: <i>Assalamu'alaikum, nice to meet you, too.</i>
<i>Lita</i>	: <i>Please have a seat.</i>
<i>Mia & Helen</i>	: <i>Thank you.</i>

- Tiara : Would you like something to drink? Coffee, tea, or something else?*
- Helen : I just want water.*
- Mia : Me too.*
- Tiara : Alright, just a moment. I'll get it for you. Here is water for Mia, and here is for Helen.*
- Mia & Helen : Thank you.*
- Tiara : Alright, let's start our agenda for today.*
- Lita : So, this is our agenda for today's meeting. First, we will start with the condition of your company and then we will talk about your needs. If you have any questions, please feel to ask us.*
- Tiara : Shall we start? Do you agree with this agenda?*
- Helen : I think it's okay, we trust your process, thank you.*
- Lita : So, could you tell us more about your business?*
- Mia : Our company produces clothes from size S to XXL and sells them to resellers and consumers online*
- Tiara : Who is your target market?*
- Helen : Our target market is teenagers and college students.*
- Mia : As you probably know, the current situation is complicated. If we get a lot of orders, it can take longer to pack and ship.*
- Helen : The current situation is that we also don't have enough storage space, so we can't commit to a fixed schedule for delivery. This situation has caused us to lose sales, market share, and clients.*
- Lita : What is your current marketing strategy?*
- Mia : The current marketing strategy we are currently using is offering promotions on certain items to attract more consumers.*

Tiara : What are your top priority goals for this year?

Helen : Our company's priority goal this year is to open new offline branches in several major cities.

Lita : We understand, this is very ambitious. And what do you expect from us?

Mia : First, I think the most important thing is your support for us to open and develop our offline store, and to continue expanding market share with our website platform that is accessible to all consumers.

Helen : In fact, if your company can support us in this process, we can increase sales both online and offline. We will also continue to innovate to meet consumer demand and always follow current trends.

Tiara : I see what you are really looking for, we understand your concerns about costs and limitations in the packaging process due to less storage space.

Lita : So, the solution we offer today is that your company can use one of our company's rooms, and we can share the profits with our company receiving 15%.

Tiara : Sonic used this solution and increased their sales by 50%.

Mia : Can the profit-sharing percentage be lower? Maybe 15% for your company?

Tiara : Okay, how about 20% for us? How does that sound?

Helen : Alright, we agree, this solution seems to be what we need for our company.

Mia : I agree with you.

Lita : Alright, if it's settled, according to our discussion, our agreement is a deal.


Mia & Helen : Yes, of course.

Mia : Thank you very much for the solution, we hope it can run smoothly.

Lita & Tiara : You're welcome.

Examining the simulated dialogue clearly illustrates negotiation steps and stages, offering insights into effective strategies, particularly in a musdharabah partnership in Islamic banking, enhancing understanding and proficiency.

Explore: Direct Group Experiments



Direction: Take part in group experiments to observe and test the concept of negotiation (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. A group consists of 3-4 students for discussion and collaboration in exploring the concept.
2. Create research questions to explore and experiment for answers.
3. Gather data to build a deeper understanding.
4. Identify patterns and link practical experience with theoretical concepts in the data.
5. Discuss and organize your thoughts and share findings with the group.

1. Write one of the concepts of negotiation (rhetoric, linguistic features, and techniques)!

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2. Formulate 1-2 research questions related to the chosen concept!

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3. Write Data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 30 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*



Direction: Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:

1. Organize the key concepts you have chosen.
2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
3. Present your project to your classmate.
4. Discuss your findings with the class to hear different perspectives.

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Opening Negotiation?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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2. Prior skill & knowledge: *Starting the negotiation process?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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3. Prior skill & knowledge: *Demonstrating?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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4. Prior skill & knowledge: *Making a deal?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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5. Prior skill & knowledge: *Confirming things that have been agreed upon?*

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Real-world context!

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Relate it into your daily activities in Islamic Banking Workplace!

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Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).


C. EVALUATION

Evaluate: *Negotiation Practice 6 & Reflection*



Direction: Complete your negotiation practice and fill the reflection journal based on the instruction!

Practice 6: *Negotiation*



Direction: Write a group report outlining your negotiation on Islamic banking by the following activities listed below. Then, practice your group presentation in the classroom.

Topic of the Negotiation

Opening Negotiation

Starting the negotiation process

Demonstrating

Making a deal

Confirming things that have been agreed upon.

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in **opening negotiation**.

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Personal reflection on the activity experience.

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2. Activity you perform in **starting negotiation process**.

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Personal reflection on the activity experience.

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3. Activity you perform in using **Rhetoric**.

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Personal reflection on the activity experience.

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4. Activity you perform in using **Linguistic Features**.

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Personal reflection on the activity experience.

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5. Activity you perform in using **Negotiation Technique**.

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Personal reflection on the activity experience.

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

1. Share your further conclusions on negotiation in Islamic Banking Workplace!

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2. Summarize tasks and evaluate what you have discovered!

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3. Provide your personal insight on how these skills influence your thoughts and perspectives on negotiation in Islamic Banking Workplace!

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4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!

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5. Explain your idea in applying this knowledge broadly in new contexts!

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Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

CHAPTER VII

NEGOTIATION 2:

Mudaraba – Profit Sharing

A. COURSE OBJECTIVES

This chapter aims to improve students' understanding of basic rhetoric, linguistic features, and techniques for conducting a negotiation to reach an agreement with a negotiation partner. It focuses on leading a negotiation, using common expressions, and participating effectively on the topic “Mudaraba – Profit Sharing”. By the end of the chapter, students will be able to achieve the specific objectives and demonstrate their enhanced negotiation abilities.

- 7.1. Understanding *Mudaraba* as the basic concept of profit sharing in Islamic Banking.
- 7.2. Be able to conduct steps and stages of negotiation use common expressions and participating effectively on the topic “Mudaraba – Profit Sharing”.
- 7.3. Mastering various practical suggestions for doing negotiation in Islamic Banking workplace.

B. NEGOTIATION ON THE TOPIC “MUDARABA”

Elicit: *Socratic Questions to Reflect View*



Direction: Discuss these questions with your partner to understand why mastering negotiation skills is important in an Islamic Banking workplace. Consider how effective negotiation can improve communication and lead to professional success in this field.

1. How does the principle of Mudaraba in Islamic Banking require unique negotiation skills compared to conventional banking practices?

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2. In what ways can effective negotiation improve the transparency and trust between partners in Mudaraba contract?

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3. Why is it important for Islamic Banking professionals to understand the ethical and Shariiah-compliant aspects of Mudaraba when negotiating with clients?

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4. How can negotiation skills help in resolving potential conflicts or misunderstanding in Mudaraba partnership?

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Your responses to the questions above are worth up to 20 points. The evaluation criteria are outlined in Appendix 1 (Rubric for Socratic Questions).

Engaging: *Overviewing the Topic to Clarify Concept*



Direction: Begin by reviewing the concept of *Mudaraba* outlined below. Next, discuss one or two concepts that interest you the most with your partner. Demonstrate your understanding by simulating or illustrating the chosen concept. Participate actively in classroom discussions and contribute to further clarifying these concepts.

1. The Basic Concept of *Mudaraba*

Fatwa DSN MUI No. 115/DSN-MUI/LX/2A 17 states that *Mudaraba* is a business contract when one party provides capital and the other provides effort, with profit shared based on agreement and losses borne by the capital owner (Dani, Mubyarto, Nengsih, 2024). In this context, the financier is known as *Rab ul Mall* and entrepreneur is known as *Mudarib*. As a financing technique adopted by Islamic banks, *Mudaraba* is a contract in which all capital is provided by the Islamic bank while the other party manages the business for an agreed wage (Kettel, 2011).

Profits in *Mudaraba* are shared according to pre-agreed ratio, and any losses, unless caused by negligence or breach of contract terms by the *Mudarib*, are borne by the Islamic bank (Kettel, 2011). The bank then passes these losses on the depositors, known as investment account holders. There is no loss sharing in the *Mudaraba* contract; profit and loss sharing occurs in a *Musharaka* contract. *Mudaraba* is better represented by the term “profit sharing”. It is an Islamic contract where one party provides the funds, and the other party provides management expertise to undertake a specific business transaction. According to Islamic jurisprudence, different duties and responsibilities are assigned to each of these two parties.

As a principle, the capital owner does not have the right to interfere in the management of the business, which is the sole responsibility of the agent or *Mudarib* (Nurhaliza, Sari,

Maysyahrani & Nabila, 2024). However, the capital owner has the right to specify conditions that ensure the proper management of their funds, which is why *Mudaraba* is sometimes referred to as a sleeping partnership (Kettel, 2011). An important characteristic of *Mudaraba* is the profit-sharing management. Profits in *Mudaraba* agreement can be shared in any proportion agreed upon by both parties beforehand. However, losses are entirely borne by the capital owner.

2. Types of *Mudaraba*

There are two types of *Mudaraba* in Islamic financial practices that are clearly defined: *Mudaraba Al Muqayyadah* (restricted *Mudaraba*) and *Mudaraba Al Mutlaqah* (unrestricted *Mudaraba*). In *Mudaraba Al Muqayyadah*, *rub ul mall*, or the capital provider has the authority to specify a particular business or location that *Mudarib*, the managing partner, must engage in. This requires *Mudarib* to invest funds according to the given instructions and the established contract (Kettel, 2011).

On the other hand, in *Mudaraba Al Mutlaqah*, *rub ul mall* grants full freedom to *Mudarib* to manage the business according to their own discretion and business judgement. However, *Mudarib* is not allowed to use the capital from *Mudaraba* with any other party without explicit consent from *rub ul mall*. While *Mudarib* has the authority to conduct business operations as general practiced, they are restricted from engaging in activities outside the normal course of business without the approval of *rub ul mall* (Kettel, 2011).

Furthermore, in both types, *Mudarib* is prohibited from collaborating with another *Mudarib* or business entity, and they are forbidden from mixing the capital from *Mudaraba* without written consent from *rub ul mall*. This underscores the importance of clear arrangements and well-defined relationships between *rub ul mall* and *Mudarib* in the context of *Mudaraba* agreement (Kettel, 2011).

3. Stages in Mudaraba Contract

There are five stages of *Mudaraba* contract (Kettel, 2011). The first stage of this contract is the establishment of the *Mudaraba* project. Here, the bank acts as the capital provider and provides the necessary funds to start the project. The *Mudarib*, as the manager, is responsible for managing and investing the capital using their expertise and effort. In return, the *Mudarib* will receive a share of the agreed-upon profits.

The second stage is the outcome of the *Mudaraba* project. After the project runs for a specified period, both parties will calculate the generated income. These profits are then divided between the bank and the *Mudarib* according to the previously agreed ratio. This profit distribution can be done periodically, such as monthly or quarterly, depending on the initial agreement. This process must always adhere to the applicable Sharia principles and rules.

The third stage is participation in capital. At this stage, the bank must ensure that the capital it provided is fully recovered before profits are distributed between the two parties. This is important because, in Sharia principles, profit is considered protection for the invested capital. Therefore, the capital must be guaranteed to return before profits are distributed. If there is periodic profit distribution before the end of the *Mudaraba* period, these profits must be recorded first until the bank's capital is assured to return.

The fourth stage involves supervision and adjustments required during the *Mudaraba* period. Both parties need to continuously monitor the investment performance to ensure that the project's goals are achieved, and all all-Sharia rules are complied with. Good supervision also helps in identifying and addressing any issues that may arise during the project's course. If necessary, adjustments to the project's strategy or operations can be made to ensure optimal results.

The final stage is the completion of the *Mudaraba* contract. At the end of the *Mudaraba* period, after all capital is returned and profits are distributed, the contract is considered complete.

Both parties will review the overall performance of the project, learn from the experiences gained, and may decide whether to continue this partnership in future projects. Thus, the *Mudaraba* contract not only provides financial benefits but also strengthens the partnership and trust between the bank and the *Mudarib*.

4. Parctices of Implementing Mudaraba

Here is an example table showing the profit-sharing ratios for Tier 1 for Mudarba account (Kettel, 2011).

Table 7.1
Profit-Sharing Ratios

Account Category	Profit Sharing Ratio
1-Month Mudaraba Account	60% Bank, 40% Depositor
3-Month Mudaraba Account	55% Bank, 45% Depositor
6-Month Mudaraba Account	50% Bank, 50% Depositor
12-Month Mudaraba Account	45% Bank, 55% Depositor

Here is an example table showing the profit-sharing ratios for Tier 1 Mudaraba account with partnerships involving more than one bank:

Table 7.2
Profit-Sharing Ratios More than One Bank

Account Category	Profit Sharing Ratio
1-Month Mudaraba Account	30% Bank A, 30% Bank B, 40% Depositor
3-Month Mudaraba Account	25% Bank A, 30% Bank B, 45% Depositor
6-Month Mudaraba Account	20% Bank A, 30% Bank B, 50% Depositor
12-Month Mudaraba Account	15% Bank A, 30% Bank B, 55% Depositor

Explore: *Direct Group Experiments*



Direction: Take part in group experiments to observe and test the concept of negotiation (rhetoric, linguistic features, and techniques) by engaging in the following activities:

1. A group consists of 3-4 students for discussion and collaboration in exploring the concept.
2. Create research questions to explore and experiment for answers.
3. Gather data to build a deeper understanding.
4. Identify patterns and link practical experience with theoretical concepts in the data.
5. Discuss and organize your thoughts and share findings with the group.

1. Write one of the concepts of Mudaraba!

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.....

.....

.....

2. Formulate 1-2 research questions related to the choosen concept!

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3. Write Data!

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4. Write findings!

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The group experiments are worth up to 10 points for each item (step), with a total score of 30 points. The evaluation criteria are outlined in Appendix 2 (Rubric for direct group experiment).

Explain: *Exploration results in a creative project*




Direction: Create a project to show your understanding in a creative way. In your group of 3-4 members, do these activities:

1. Organize the key concepts you have chosen.
2. Create a creative project using tools like Canva to illustrate the concept. Use models, visual aids, diagrams, or charts. Make sure the project fits on one page and effectively highlights the overall concept.
3. Present your project to your classmate.
4. Discuss your findings with the class to hear different perspectives.

Show your creative project in this frame!

The creative project above is worth up to 5 points. The evaluation criteria are outlined in Appendix 3 (Rubric for a creative project).

Elaborate: *Practical Application Skill*



Direction: Apply the concept you have learned to real-world situations to understand them better. Strengthen your understanding by using your skills and knowledge in daily life and discuss the result in your group and exchange ideas from various perspectives through these activities.

1. Prior skill & knowledge: *Basic concept of Mudaraba?*

.....

.....

Real-world context!

.....

.....

Relate it into your daily activities in Islamic Banking Workplace!

.....

.....
2. Prior skill & knowledge: *Mudaraba Al Muqayyadah?*

.....

.....

Real-world context!

.....

.....

Relate it into your daily activities in Islamic Banking Workplace!

.....

.....

.....

3. Prior skill & knowledge: *Mudaraba Al Mutiaqah*?

.....
.....
.....

Real-world context!

.....
.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....
.....

4. Prior skill & knowledge: *Stages in Mudaraba contract*?

.....
.....
.....

Real-world context!

.....
.....

Relate it into your daily activities in Islamic Banking Workplace!

.....
.....
.....

5. Prior skill & knowledge: *Practices of Implementing Mudaraba*?

.....
.....
.....

Real-world context!

.....

.....

.....

Relate it into your daily activities in Islamic Banking Workplace!

.....

.....

.....

Your answers in practical application above are worth up to 25 points. The evaluation criteria are outlined in Appendix 4 (Rubric for practical application skill).

C. EVALUATION

Evaluate: Vocabulary Test 4, *Negotiation Practice 7 & Reflection*



Direction: Complete your vocabulary test, negotiation practice, and fill the reflection journal based on the instruction!

Vocabulary Test 4: *Identifying meaning & contextual usage.*



Direction: Identifying the meanings of the vocabulary in your language (Part 1-3). Choose 10 words and use each word in a simple sentence to understand its context of use (Part 4).

Part 1: Nouns

No.	Words	Meaning	No.	Words	Meaning
1	Concept	.....	11	Interference	.....
2	Contract	.....	12	Management	.....
3	Party	.....	13	Agent	.....
4	Effort	.....	14	Partnership	.....
5	Financier	.....	15	Duty	.....
6	Rab ul mall	.....	16	Condition	.....
7	Entrepreneur	.....	17	Sharing	.....
8	Technique	.....	18	Arrangement	.....
9	Wage	.....	19	Judgement	.....
10	Partner	.....	20	Principle	.....

Part 2: Adjectives

No.	Words	Meaning	No.	Words	Meaning
1	Basic	.....	9	Unrestricted	.....
2	Financial	.....	10	Explicit	.....
3	Contractual	.....	11	Continous	.....
4	Important	.....	12	Optimal	.....
5	Proper	.....	13	Overall	.....
6	Clear	.....	14	Proper	.....
7	Negligent	.....	15	Full	.....
8	Well-defined	.....		

Part 3: Verbs

No.	Words	Meaning	No.	Words	Meaning
1	Provide	.....	9	Restrict	.....
2	State	.....	10	Engage	.....
3	Adopt	.....	11	Bear	.....
4	Specify	.....	12	Ensure	.....
5	Incur	.....	13	Comply	.....
6	Require	.....	14	Renew	.....
7	Grant	.....	15	Arise	.....
8	Conduct	.....		

Part 4: Contextual Usage

No.	Chooosen Words	Sentences to show the usage
1
2
3
4
5
6
7
8
9
10

Your answers in part 1-3 above are worth up to 50 points. Then, your answer in part 4 are worth up to 50 points. The total points foor this vocabuulary test and contextuual usage are 100.

Practice 7: *Negotiation*



Direction: Write a group report outlining your negotiation on Islamic banking by the following activities listed below. Then, practice your group negotiation on the topic “Mudaraba” in the classroom.

Topic of the Negotiation

(Choose one of the topics below:

Mudaraba Al Muqayyadah or Mudaraba Al Mutlaqah)

Opening Negotiation

Starting the negotiation process

Demonstrating

Making a deal

Confirming things that have been agreed upon.

The group presentation practice above is worth up to 100 points. The evaluation criteria are outlined in Appendix 5 (Rubric and gradee interpretation for group presentation practice).

Reflection: Students' Individual Reflection Journal.



Direction: Here is a reflection journal column for recording your thoughts, reflections, and personal experiences related to the chapter's activities. In the "Reflection" column, note any thoughts and feelings that arise during or after the activities.

1. Activity you perform in **opening negotiation** on the topic "Mudaraba".

.....

.....

Personal reflection on the activity experience.

.....

.....

2. Activity you perform in **starting negotiation process** on the topic "Mudaraba".

.....

.....

Personal reflection on the activity experience.

.....

.....

3. Activity you perform in using **Rhetoric** on the topic "Mudaraba".

.....

.....

Personal reflection on the activity experience.

.....

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4. Activity you perform in using **Linguistic Features** on the topic “Mudaraba”.

.....

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Personal reflection on the activity experience.

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.....

5. Activity you perform in using **Negotiation Technique** on the topic “Mudaraba”.

.....

.....

Personal reflection on the activity experience.

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.....

Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 6 (Rubric for reflection).

Extent: *Conclusion & Applying New Contexts.*



Direction: Participate in group discussions to conclude the lesson in this part by doing the following activities:

- 1. Share your further conclusions on negotiation on the topic “Mudaraba in Islamic Banking Workplace!”
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- 2. Summarize tasks and evaluate what you have discovered!
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.....

- 3. Provide your personal insight on how these skills influence your thoughts and perspectives on negotiation in Islamic Banking Workplace!
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- 4. Describe daily life situation that reflect the values in the material and explain their relevance to your experiences or Islamic Banking Workplace!
.....
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5. Explain your idea in applying this knowledge broadly in new contexts!

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.....

Your answers in reflection above are worth up to 25 points. The evaluation criteria are outlined in Appendix 7 (Rubric for conclusion & applying new contexts).

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APPENDICES

Rubric for Assesment

Appendix 1

Rubric for Socratic Questions

Full marks: 5	Participated: 2.5	No marks: 0
<i>Your answer is detailed, informative, well written, and proofread</i>	<i>Your answer is almost complete but may not have enough detail or have many mistakes that may make it difficult to understand.</i>	<i>No response</i>

Appendix 2

Rubric for direct group experiment

Element	5 Points	2.5 Points	0 Points
Research Questions	<i>You have 1-2 specific research questions.</i>	<i>You have 1-2 but they are not specific research questions</i>	<i>No response</i>
Data	<i>You have complete data</i>	<i>You do not have complete data</i>	<i>No response</i>
Finding	<i>Your finding clear finding.</i>	<i>Your finding is not clear.</i>	<i>No response</i>

Appendix 3

Rubric for creative project

5 Points	2.5 Points	0 Points
<i>Your product inform of model/visualaids/diagram/chart shows hierarchy concept that express your understanding.</i>	<i>Your product inform of model/visualaids/diagram/chart does not really show hierarchy concept that express your understanding.</i>	<i>No response</i>

Appendix 4

Rubric for Practical Application Skill

Full marks: 5	Participated: 2.5	No marks: 0
<i>Your answer is detailed, informative, well written, and proofread.</i>	<i>Your answer is almost complete but may not have enough detail that may make it difficult to understand.</i>	<i>No response</i>

Appendix 5

Rubric for Group Practice

Category	Criteria	Max. Score
<i>Rhetoric</i>		
<i>Opening</i>	<i>Clear and timely</i>	<i>20</i>
<i>Content</i>	<i>Systhematic, cleal, and structured explanation.</i>	<i>30</i>
<i>Closing</i>	<i>Strong and concise conclusion that summarizes the practice.</i>	<i>5</i>
<i>Overall Quality</i>		
<i>Teamwork</i>	<i>Effective collaboration within the group, with balanced coontributions from all members.</i>	<i>10</i>
<i>Visual Aids</i>	<i>Use of relevant and engaging visual aiids (slides, posters, ets.)</i>	<i>10</i>
<i>Audience Engagement</i>	<i>Acttive engagement with the audiience during the presentation.</i>	<i>10</i>
<i>Practice and Preparation</i>		
<i>Classroom Practice</i>	<i>Presentation in the classroom shoowing through the practice and preparation.</i>	<i>15</i>
<i>Total Maximum Score</i>		<i>100</i>

Grade Interpretation

Score Range	Interpretation
90-100	Excellent – the practice is highly effective and engaging. All group members demonstrate a deep understanding of the Islamic Banking topic. The introduction, content explanation, and conclusion are very well executed. Questions are answered clearly and accurately. Teamwork and use of visual aids are excellent. Preparation is evident from thorough practice.
75-89	Good – The practice is effective and mostly engaging. Most group members demonstrate a solid understanding of the Islamic Banking topic. The introduction, content explanation, and conclusion are well executed, though there may be minor areas for improvement. Questions are answered clearly, though not all responses are fully accurate. Teamwork and use of visual aids are good. Preparation is evident but may lack the thoroughness of higher levels.
60-74	Fair – The practice is somewhat effective but lacks consistent engagement. Some group members demonstrate an understanding of the Islamic Banking topic, but there are noticeable gaps. The introduction, content explanation, and conclusion are adequate but may lack clarity or coherence. Questions are answered, but responses are sometimes unclear or partially inaccurate. Teamwork is present, but coordination may be lacking. Visual aids are used but may not effectively enhance the presentation. Preparation appears to be minimal.
50-59	Poor – The practice is minimally effective and lacks engagement. Few group members demonstrate a basic understanding of the Islamic Banking topic. The introduction, content explanation, and conclusion are poorly executed, leading to confusion or lack of clarity. Questions are answered, but responses are often unclear or incorrect. Teamwork is weak, with little coordination among members. Visual aids are either not used or are ineffective. Preparation is minimal, leading to a lackluster presentation.
<50	Very Poor – The practice is ineffective and unengaging. Most group members demonstrate little to no understanding of the Islamic Banking topic. The introduction, content explanation,

Score Range	Interpretation
	and conclusion are poorly executed or missing, causing significant confusion. Questions are answered inaccurately or not at all. There is little to no evidence of teamwork, and visual aids are either absent or detract from the presentation. Preparation is evidently lacking, resulting in a disorganized and ineffective presentation.

Appendix 6

Rubric for Individual Reflection Journal

Full marks: 5	Participated: 2.5	No marks: 0
<i>Your activity and personal reflection are detailed, informative, well written, and proofread</i>	<i>One of your answers is almost complete but may not have enough detail or have many mistakes that may make it difficult to understand.</i>	<i>No response</i>

Appendix 7

Rubric for conclusion and applying new contexts.

Full marks: 5	Participated: 2.5	No marks: 0
<i>Your answer is detailed, informative, well written, and proofread</i>	<i>Your answer is almost complete but may not have enough detail or have many mistakes that may make it difficult to understand.</i>	<i>No response</i>

COURSE SCHEDULE

You will learn how to use each stage of English communication in the Islamic banking workplace to improve your skills which covers: rhetorics, linguistic features, and techniques. There are seven main activities to complete using the 7E Learning Model, and for each activity, you will go through these stages:

Meeting	Part/Topic	Activity
1-2	CHAPTER I PRESENTATION 1: RHETORIC, LINGUISTIC FEATURES, AND TECHNIQUE	A.Presentation 1: Rhetoric, Linguistic Features, and Technique. 1. Elicit: <i>Socratic Questions to Reflect View.</i> 2. Engage: <i>Overview the Topic to Clarify Concept.</i> 3. Explore: <i>Direct Group Experiments.</i> 4. Explain: <i>Creating a creative project.</i> 5. Elaborate: <i>Practical Application Skill</i> B. Evaluation 1. Practice 1: Presentation. 2. Reflection 3. Extent: <i>Conclusion & Applying New Contexts</i>
3-4	CHAPTER II PRESENTATION 2: IJARA – ASSET FINANCING IN ISLAMIC BANKING	A.Presentation 2: Ijara – Asset Financing in Islamic Banking 1. Elicit: <i>Socratic Questions to Reflect View.</i> 2. Engage: <i>Overview the Topic to Clarify Concept</i> 3. Engage: <i>Overview the Topic to Clarify Concept.</i> 4. Explore: <i>Direct Group Experiments.</i> 5. Explain: <i>Creating a creative project.</i> 6. Elaborate: <i>Practical Application Skill</i> B. Evaluation 1. Vocabulary Test 1

		2. Practice 2: Presentation on the Topic “Ijara” 3. Reflection 4. Extent: <i>Conclusion & Applying New Contexts</i> .
5-6	CHAPTER III MEETING AND DISCUSSION 1: RHETORIC, AND LINGUISTIC FEATURES, AND TECHNIQUE	A. Meeting and Discussion: Rhetoric, Linguistic Features, and Technique. 1. Elicit: <i>Sacrotic Questions to Reflect View.</i> 2. Engage <i>Overview the Topic to Clarify Concept.</i> 3. Engage: <i>Overview the Topic to Clarify Concept.</i> 4. Explore: <i>Direct Group Experiments.</i> 5. Explain: <i>Creating a creative project.</i> 6. Elaborate: <i>Practical Application Skill.</i> B. Evaluation 1. Practice 3: Meeting and Discussion. 2. Reflection 3. Extent: <i>Conclusion & Applying New Contexts.</i>
7-8	CHAPTER IV MEETING AND DISCUSSION 2: MURABAHA – COST-PLUS FINANCING	A. Meeting and Discussion: Murabaha – Cost-Plus Financing. 1. Elicit: <i>Sacrotic Questions to Reflect View.</i> 2. Engage <i>Overview the Topic to Clarify Concept.</i> 3. Engage: <i>Overview the Topic to Clarify Concept.</i> 4. Explore: <i>Direct Group Experiments.</i> 5. Explain: <i>Creating a creative project.</i> 6. Elaborate: <i>Practical Application Skill.</i> B. Evaluation 1. Vocabulary Test 2 2. Practice 4: Meeting and Discussion on the Topic “Murabaha” 3. Reflection

		4. Extent: <i>Conclusion & Applying New Contexts.</i>
9-10	CHAPTER V MEETING AND DISCUSSION 3: MUSHARAKA – JOINT VENTURE	A.Meeting and Discussion: Musharaka – Joint Venture. 1. Elicit: <i>Sacrotic Questions to Reflect View.</i> 2. Engage: <i>Overview the Topic to Clarify Concept.</i> 3. Engage: <i>Overview the Topic to Clarify Concept.</i> 4. Explore: <i>Direct Group Experiments.</i> 5. Explain: <i>Creating a creative project.</i> 6. Elaborate: <i>Practical Application Skill.</i> B. Evaluation 1. Vocabulary Test 3 2. Practice 5: Meeting and Discussion on the Topic “Musharaka” 3. Reflection 4. Extent: <i>Conclusion & Applying New Contexts.</i>
11-12	CHAPTER VI NEGOTIATION 1: RHETORIC, LINGUISTIC FEATURES, AND TECHNIQUE	A.Negotiation 1: Rhetoric, Linguistic Features, and Technique. 1. Elicit: <i>Sacrotic Questions to Reflect View.</i> 2. Engage: <i>Overview the Topic to Clarify Concept.</i> 3. Engage: <i>Overview the Topic to Clarify Concept.</i> 4. Explore: <i>Direct Group Experiments.</i> 5. Explain: <i>Creating a creative project.</i> 6. Elaborate: <i>Practical Application Skill.</i> B. Evaluation 1. Practice 6: Negotiation. 2. Reflection 3. Extent: <i>Conclusion & Applying New Contexts.</i>
13-14	CHAPTER VII	A.Negotiation 2: Mudaraba – Profit Shariing.

NEGOTIATION 2:
MUDARABA –
PROFIT SHARING

1. Elicit: *Sacrotic Questions to Reflect View.*
 2. Engage: *Overview the Topic to Clarify Concept.*
 3. Engage: *Overview the Topic to Clarify Concept.*
 4. Explore: *Direct Group Experiments.*
 5. Explain: *Creating a creative project.*
 6. Elaborate: *Practical Application Skill.*
- B. Evaluation
1. Vocabulary Test 4
 2. Practice 7: Negotiation on the Topic “Mudaraba”
 3. Reflection
 4. Extent: *Conclusion & Applying New Contexts.*

**GRADING SHEET:
ENGLISH COMMUNICATION
IN ISLAMIC BANKING WORKPPLACE**

Student's Name : _____

Register Number : _____

Grading for Whole Activity

No.	Activities	Due	Status	Score	Out of
1	CHAPTER I				
	PRESENTATION 1: RHETORIC, LINGUISTIC FEATURES, AND TECHNIQUE				
	DISCUSSIONS				
	<i>Elicit: Socratic Questions</i>				20
	<i>Explore: Direct Group Experiment</i>				30
	<i>Explain: A Creative Project.</i>				10
	<i>Elaborate: Practical Application.</i>				25
	PRACTICE 1				100
	REFLECTION				25
	EXTENT				25
2	CHAPTER II				
	PRESENTATION 2: IJARA – ASSET FINANCING IN ISLAMIC BANKING				
	DISCUSSIONS				
	<i>Elicit: Socratic Questions</i>				20
	<i>Explore: Direct Group Experiment</i>				30
	<i>Explain: A Creative Project.</i>				10
	<i>Elaborate: Practical Application.</i>				25
	VOCABULARY TEST 1				100
	PRACTICE 2				100
	REFLECTION				25
	EXTENT				25
3	CHAPTER III				

	MEETING AND DISCUSSION 1: RHETORIC, LINGUISTIC FEATURES, AND TECHNIQUE	
	DISCUSSIONS	
	<i>Elicit: Socratic Questions</i>	20
	<i>Explore: Direct Group Experiment</i>	30
	<i>Explain: A Creative Project.</i>	10
	<i>Elaborate: Practical Application.</i>	25
	PRACTICE 3	100
	REFLECTION	25
	EXTENT	25
4	CHAPTER IV	
	MEETING AND DISCUSSION 2: MURABAHA – COST-PLUS FINANCING	
	DISCUSSIONS	
	<i>Elicit: Socratic Questions</i>	20
	<i>Explore: Direct Group Experiment</i>	30
	<i>Explain: A Creative Project.</i>	10
	<i>Elaborate: Practical Application.</i>	25
	VOCABULARY TEST 2	100
	PRACTICE 4	100
	REFLECTION	25
	EXTENT	25
5	CHAPTER V	
	MEETING AND DISCUSSION 3: MUSHARAKA – JOINT VENTURE	
	DISCUSSIONS	
	<i>Elicit: Socratic Questions</i>	20
	<i>Explore: Direct Group Experiment</i>	30
	<i>Explain: A Creative Project.</i>	10
	<i>Elaborate: Practical Application.</i>	25
	VOCABULARY TEST 3	100
	PRACTICE 5	100
	REFLECTION	25
	EXTENT	25
6	CHAPTER VI	

NEGOTIATION 1: RHETORIC,
LINGUISTIC FEATURES, AND
TECHNIQUE

DISCUSSIONS

Elicit: Socratic Questions 20

Explore: Direct Group Experiment 30

Explain: A Creative Project. 10

Elaborate: Practical Application. 25

PRACTICE 6 100

REFLECTION 25

EXTENT 25

7 CHAPTER VII

NEGOTIATION 2: MUDARABA –
PROFIT SHARING

DISCUSSIONS

Elicit: Socratic Questions 20

Explore: Direct Group Experiment 30

Explain: A Creative Project. 10

Elaborate: Practical Application. 25

VOCABULARY TEST 4 100

PRACTICE 7 100

REFLECTION 25

EXTENT 25

The Calculation of Students' Grading Sheet

No.	Activities	Due	Status	Score (%)	Out of
1	DISCUSSIONS 1. <i>Engage: Scarotic Questions</i> 2. <i>Explore: Direct Group Experiment</i> 3. <i>Elicit: A Creative Project.</i> 4. <i>Elaborate: Practical Application.</i>				100%
2	QUIZZES				100%
3	REFLECTIONS				100%
4	POETRY ANALYSIS TESTS				100%
TOTAL SCORE					100%

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The author is currently a lecturer in Sharia Economics at the Faculty of Islamic Economics and Business at UIN Fatmawati Sukarno Bengkulu. She teaches courses in Banking Accounting, Financial Accounting, Financial Statement Analysis, and Islamic Financial Management. Since 2021, she has been a member of the professional organization Ikatan Cendekiawan Muda Akuntansi (ICMA) and actively participates in local, national, and international seminars. For academic inquiries, the author can be reached via email at citaliza@mail.uinfasbengkulu.ac.id.



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