



DEVELOPMENT OF WORK-BASED SKILLS COMPETENCE TEST MODEL FOR VOCATIONAL HIGH SCHOOL STUDENT ON INTERNSHIP PROGRAM

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Abstrak

Penelitian ini bertujuan untuk menemukan model uji kompetensi perbankan syariah yang layak diimplementasikan di Sekolah Menengah Kejuruan (SMK) kompetensi keahlian perbankan syariah. Model uji kompetensi yang dimaksud adalah uji kompetensi yang memadukan antara proses pembelajaran di dunia industri melalui Praktik Kerja Lapangan (PKL) dengan uji kompetensi yang dilaksanakan di sekolah. Penelitian ini menggunakan metode penelitian dan pengembangan (*research and development*) yang dikembangkan oleh Borg & Gall dan dimodifikasi oleh Sukmadinata, yang terdiri dari tahap pendahuluan, pengembangan dan pengujian. Penelitian ini dilakukan di SMK Muhammadiyah 1 Cilacap, dan enam tempat PKL yaitu, Bank Perkreditan Rakyat Syariah (BPRS) Gunung Slamet, BPRS Suriyah, Baitul Mal wa Tamwil (BMT) Muhammadiyah, BMT Mentari Umat, BMT BEST, dan BMT Syariah Manfaat. Pengumpulan data dilakukan melalui wawancara mendalam, observasi terlibat, dan dokumentasi di SMK Muhammadiyah 1 Cilacap dan enam tempat PKL yang terdiri dari 2 BPRS dan 4 BMT di Kabupaten Cilacap. Hasil yang diperoleh menunjukkan bahwa model uji kompetensi keahlian berbasis kerja siswa SMK dengan nama model UKKPBS, sangat layak dan efektif diterapkan pada SMK kompetensi keahlian perbankan Syariah.

Abstract

This study aims develop a model for assessments in the area of sharia banking for Vocational High School (SMK) students. The proposed competency assessment model in this study refers to the combination of the learning process in the industry through apprenticeship (PKL) and assessments carried out in schools. This research uses a research and development method developed by Borg & Gall and modified by Sukmadinata, which consists of preliminary, development, and testing stages. This research employed a research and development method developed by Borg & Gall and modified by Nana Syaodih Sukmadinata, which consists of preliminary, development, and testing stages. This research was conducted at SMK Muhammadiyah 1 Cilacap and six locations of PKL, namely, Bank Perkreditan Rakyat Syariah (BPRS) Gunung Slamet, BPRS Suriyah, Baitul Mal Wa Tamwil (BMT) Muhammadiyah, BMT Mentari Umat, BMT BEST, and BMT Syariah Manfaat. Data collection was carried out through in-depth interviews, participatory observations, and documentation at SMK Muhammadiyah 1 Cilacap and six PKL places consisting of 2 BPRS and 4 BMT in Cilacap Regency. The results show that the discovery of work-based assessment models on vocational students with the name of the UKKPBS model, very feasible and effective to be applied applied to vocational competencies of sharia banking expertise

INTRODUCTION

The learning system of curriculum 2013 refers to the curriculum spectrum of the Directorate Vocational Development of the Ministry Education and Culture Republic Indonesia. Based on the curriculum 2013 spectrum, subjects of Islamic Banking Skills Competency grouped into national content, territorial content, and vocational specialization subjects. Productive subjects grouped into three groups, namely C1, C2, and C3. Groups C1 is the basic subject of expertise, groups C2 is the basic of subject expertise program, and C3 is the subject of expertise competence (Directorate Vocational Development/Directorate of Vocational High School Development, 2018). After three semesters, students carry out internship for three months in the industry that has established partnerships with Vocational High School Muhammadiyah 1 Cilacap.

Implementation of PKL Islamic banking by students has not been complied with the achievement of target competence. The financial industry, bank, and non-bank financial institutions, have not yet given full opportunity for students to do the types of work that are in accordance to the performance criteria in the competency test of Islamic banking expertise. Students are only given work assignments to help employees and are on incidental basis. This condition requires synchronization between the school, world of business, and industries before the implementation PKL so that at the time of PKL, students get the opportunity to do real work in the field of customer service.

One aspect of education that can align between the demands of industrial competence and the qualifications of vocational graduates is the aspect of evaluating or measuring competencies that are following the understanding and criteria that are in harmony with one another. For this reason, it is important to create an evaluation model that accomodate the criteria for competency standards that can be accepted by SMK and industries. Until now, nationally, the standardized and appropriate evaluation models for measuring student competence are still lack in number. For this reason, it is very important to create a competency evaluation

model that refers to standard criteria so that both can be used in SMK and industries.

Factors that determine the success of student competency tests are learning competency with a competency-based training approach and industrial practice competencies with the application of work-based learning (Muksin, 2019). Students who meet these two factors are indicators of passing the competency test, which indicates that students have reliable skills so that they get recognition from the industry through the competency certificate they obtain.

Competence is an ability that can be supported and activated to get consistent value from the knowledge and skills that a person has to do work. The need for competent human resources is something needed for competition. Islamic Banking Competencies are new competencies in the education of secondary. At present, the banking competency test does not involve a Professional Certification Agency, because competency certification based on SKKNI has not been implemented. Competency tests for Third-grade students are still carried out by the Directorate of vocational guidance through the Skills Competency Test (UKK). The practical exam for students consists of 4 packages and schools free to choose the package of questions tested (UKK guidelines Dit. PSMK, 2018).

The Sharia Banking Competency Test expected to involve assessors from the financial industry. Sharia Banking UKK held for four days with a simulation model. The material following predetermined competencies. Materials predetermined like customer service, tellers, and administration of bookkeeping. The simulation model applied a competency test based on banking transaction scenarios, not real transactions with customers. Competency test activities based on scenarios do not provide direct experience for customer service in both bank and non-bank financial institutions. Transactions made by education units were based on question indicators determined by the Ministry of Education and Culture's Vocational School Development Directorate. After completing the Skills Competency Test, students receive a competency

certificate signed by the school principal and examiner from the industry. The world of business and industry has not fully recognized the competency certificate given to students. As a result, many SMK graduates do not get jobs following their fields of expertise (Wahzudik, N. 2019).

To meet the competencies that can be recognized, researchers trying to design a competency test model that combines the learning process at school with learning in the industry. This integrated competency test model implemented when students carry out at PKL. The competency test conducted is a work-based competency test when students carry out the types of work that carried out in the financial industry (UKK Guidelines ditpsmk, 2018).

The backgrounds of this research were: (1) competency test conducted based on simulations so that it does not provide real experience to students in the field of customer service, (2) involvement of the business/industry world in the development of learning in vocational schools was still lacking, (3) there were no institutions Sharia banking profession certification (4) efforts to develop vocational learning processes for business/industry were still lacking (5) SMK graduates were less skilled and lacked experience in practice. The backgrounds of this study were an indicator that SMK graduates still need guidance to enter the workforce by utilizing more modern/new tools or facilities (Muljono, 2006)

Vocational secondary education was secondary education, which prioritizes the development of students' abilities to carry out a job. Vocational secondary education prepares students to enter the workforce and develop professional attitudes. Vocational high schools organize educational programs tailored to the types of employment (Government Regulation Number 17 of 2010).

The Indonesian National Work Competency Standards (SKKNI) were workability formulations that cover aspects of knowledge, skills, and work attitudes that are relevant to the performance of tasks (SKKNI, 2004). Field Work Practices were learning activities carried out in DUDI or

employment to implement, understand, and improve competence. The implementation PKL involves expert practitioners who are experienced in their fields to strengthen learning by guiding students when practicing fieldwork (Dit.psmk Kemendikbud, 2018). UKK is an assessment process through collecting relevant evidence to determine whether someone is competent or not yet competent in a particular field (UKK Guidelines for Managing the Directorate of Vocational Education, Ministry of Education and Culture, 2018). UKK is an assessment of the achievement of two or three-level qualifications at the IQF conducted at the end of the study by a Professional certification body or an accredited education unit with the business/industrial world by taking into account the skill and portfolio passports. UKK is part of the National Standard School Examination (USBN) for vocational competency subjects or expertise packages following the National Education Standards Agency Regulation Number 0048/BSNP/XI/2018 regarding the Operational Procedure of Implementing National Standard School Examinations in 2018/2019 Academic Year.

The purpose of competency testing, according to the Directorate of Vocational Development, is a tool for measuring the absorption of education and training. It is as self-recognition of abilities in the field of competence, and entry point to the world of work. The objective of implementing the competency test will be achieved if the implementation is well prepared and carried out the procedures determined by the school with guidance from the Directorate of Vocational Development.

METHOD

This research used research and development developed by Borg & Gall and modified by Sukmadinata (2011) describes the ten steps of implementing the research strategy and development is research and information collecting, planning, develop preliminary form of product, preliminary field testing, main product revision, main field testing, operational product revision,

operasional field testing, final product revision, dissemination and implementation.

Research and development consist of preliminary, development, and testing stages. The preliminary study carried out by observing the competency, reviewing the literature on relevant research, and analyzing the needs related to the topic under study. Design development phase, compiled the initial design of the competency test model. The study was conducted at SMK Muhammadiyah 1 Cilacap, and 6 internship (PKL), namely, BPRS Gunung Slamet, BPRS Suriyah, BMT Muhammadiyah, BMT Mentari Umat, BMT BEST, and BMT Syariah Manfaat. Data collection carried out at SMK Muhammadiyah 1 Cilacap, 2 BPRS, and 4 BMT in Cilacap Regency using in-depth interviews, participatory observations, and document analysis. Students were chosen randomly using random sampling. BPRS and BMT were selected as these places gave permissions for students of SMK Muhammadiyah 1 Cilacap to conduct their internship. are selected by purposive sampling. This research conducted in two phases, namely preliminary studies and model development. The preliminary study carried out by observing the competency test conducted at the Vocational School, reviewing the literature on relevant research, and analyzing the needs related to the topic under study. Next, in the design development phase, the researchers compiled the initial design of the competency test model, FFG with the MGMP of Islamic Banking and ASBISINDO, and conducted a pilot test with 8 students and 2 Integrated Independent Business Center (BMT). The instrument used in the study was the Islamic banking competency test sheet and validation sheet that has been validated by experts following their field of expertise. The experts in the field of field work practices, especially Islamic banking, who provide reviews and suggestions for developing a system management.

The research and development procedures were carried out in three stages, namely: (1) a preliminary study, (2) model development, and (3) model testing. The procedures for research and development of

the Borg and Gall model modified by Nana Syaodih Sukmadinata (2011).

The research and development steps described as follows: The first step of the preliminary study: (1) a literature study of the aspects under study, derived from theoretical studies, research results, and field studies relating to competency tests, and (2) preparation of the product draft competency tests were conducted based on literature studies and expert judgment through FGD with experts/academics and practitioners of educational institutions and industry/associations. The second step of product development: (1) limited product trials conducted in 2 BMT, and (2) expanded product trials conducted in 2 BMT and 2 BPRS. The third step was testing, which consists of testing the final product and disseminating results. The steps of research and development were as follows:

Preliminary Study Stage

This stage is a preparatory step for development. This stage consisted of three steps:

1. Literature Study

A literature study aims to learn the concepts and theories from fundamental research. Concepts and theories are related to competency testing, curriculum development, competency-based learning in vocational schools, and the implementation of On-the-Job Training (OJT) in the business/industrial world. In this literature study step, it also examines research results related to curriculum development, competency-based learning, OJT, and competency tests.

2. Field Survey

Field studies were conducted to collect data related to competency tests. The field survey was conducted at SMK Muhammadiyah 1 Cilacap, while the field survey was conducted at the BMT Muhammadiyah Cilacap. Data collection was carried out during OJT practices using questionnaires, interviews, documentary studies, and observations when implementing learning in SMK, and competency tests.

3. Preparation of Initial Products

Based on the data from the field survey and theoretical study of literature study results, the initial draft of the competency test model developed was developed, namely the initial draft of the integrated competency test model. The initial draft of the integrated competency test model implemented at the Vocational School was validated through an FGD. The FGD participants consisted of elements of the School, Industrial World, Industrial Association, Professional Certification Institution, and Advisors. The initial draft of the integrated competency test model can be described as follows: the integrated competency test model is a competency test model that carried out by combining the learning process in SMK, the implementation of industrial work practices, and the process of evaluating/competency testing.

Model Development Stage

This stage consists of two steps, namely limited trials and wider trials. The limited trial was to test the initial UKK model in 2 BMT in Cilacap City, namely in the BMT Mentari Umat and BMT Ben Sejahtera. More extensive trials were carried out with a larger sample, namely at BPRS Suryah, BPRS Gunung Slamet, BMT Muhammadiyah, and BMT Syariah Manfaat.

Product Test and Results Dissemination

This stage examines the feasibility of a product competency test model from the expertise generated, in this case, testing the feasibility of a job-based Sharia Banking competency model. The Sharia Banking Competency Test Model has not yet been fully implemented in SMK due to limited time, costs, and other resources, so the product feasibility test is carried out internally. This product test carried out through expert assessment through Focus Group Discussion which was held on Wednesday 25 September 2019 and was attended by nine people, consisting of the head of Islamic banking at SMK Muhamadiyah 1 Cilacap, Association of Indonesian Islamic Banks (ASBISINDO), DUDI Representatives (BMT & SRB), Representative of Professional Certification Institution (Pharmacy LSP P3). The socialization will be carried out to 5 other Vocational Schools, namely Jeruklegi

Komputama Vocational School, Darul Ulum Sidareja Vocational School, YPE Cilacap Vocational School, Manggala Tama Nusawungu Vocational School, and Karang Pucung Utama Vocational School.

FINDING AND DISCUSSION

Development Results

1. Curriculum Development

This development aims to create an effective curriculum. The education unit refers to the lattice of the expertise competency test issue issued by the National Education Standards Agency to develop the curriculum of Islamic banking expertise competency. Curriculum development is very important to do because the spectrum in Islamic banking still contains subjects that do not test the competence of Islamic banking expertise. The curriculum should be in line with changes that occur in every area of life. The basis of curriculum development is to follow changes in social systems, community philosophy, views on psychology, and policies related to education (Purwana, 2012). Curriculum development can be done by adding local content subjects, namely mini bank practicum subjects, for a 1-hour lesson each week for class XI. Mini bank practicum subjects are carried out in class for theoretical explanation and in Islamic Banking laboratories for the practicum. Students carry out mini bank practicum alternately every day from 08.00 WIB to 15.00 WIB. Practicum material covers the field of customer service, namely customer service and tellers.

The types of work performed when acting as customer service in a mini bank laboratory are as follows:

- a. Prepare mini bank equipment properly.
- b. Check the computer and make sure it is in good condition.
- c. Prepare account opening and closing forms
- d. Welcome guests kindly, enlisting the purpose of guest needs, and invite guests to fill in the guest book
- e. Deliver guests according to the purpose.
- f. Provide service for the opening of a savings account

The types of work carried out while acting as tellers in mini bank laboratories are as follows:

- a. Prepare deposit slips and withdrawals of savings
- b. Check and make sure the computer and printer are in good condition
- c. Provide service customers who deposit savings
- d. Provide service customers who make savings withdrawals
- e. Calculate the amount of money deposited by customers using a money counting machine
- f. Check the authenticity of money using a money detector
- g. Input transaction data into the computer
- h. Calculate the transaction cash balance
- i. Create transaction reports
- j. Request validation of the report to the practicum adviser
- k. Close the application and turn off the computer
- l. Spruce up the practical tools.

2. Development of Field Work Practices

Design development phase, compiled the initial design of the competency test model. Design development of field work practices begin with a test. Class XI students carry out Field Work Practices for three months, starting from January to March in semester 4. PKL was held in semester 4 with consideration because students already have enough stock. Students can carry out PKL when they have taken professional ethics, business communication, general administration, and mini bank practicum lessons. During carrying out PKL, students are tested for competence by external supervisors from DUDI in the field of customer service, namely customer service and tellers.

The assessment carried out directly when students work serving customers. Students who do not pass the customer service competency test will get guidance again at school and will return to the skills competency test conducted at school when students are in class XII semester 6, using an

assessment format from the Vocational Development Directorate.

3. Development of Expertise Competency Test Models

Sharia banking expertise competency test at SMK Muhammadiyah 1 Cilacap was conducted in class XII semester 6 using a simulation model. The simulation carried out to present the real competency test situation by preparing a place and test material according to the real situation students will face during the exam. This simulation carried out with the aim that students are better prepared, both mentally and knowledgeable, in taking the exam. Simulation models are applied using role-playing models. Students simulate roles like customer service, tellers, and as employees of bookkeeping administration.

The expertise competency test model that the authors developed is as follows:

- a. Class XI students get additional mini bank practicum subjects as provisions for PKL.
- b. Synchronize the curriculum with the business world and the industrial world (DUDI) to determine the type of work as long as students carry out PKL.
- c. Class XI students carry out PKL for three months by carrying out customer service work.
- d. External examiners from DUDI when carrying out student competency tests serving customers in the customer service and tellers.
- e. The expertise competency test instrument uses an assessment sheet that has been prepared and validated by sharia banking material experts.
- f. The assessment carried out openly, and the evaluation schedule adjusted to the situation and condition of PKL.
- g. Students are declared competent if, while carrying out work in the customer service and tellers are considered capable of completing all the work indicators in the assessment sheet.
- h. Competent students will get a certificate signed by DUDI and the school.
- i. Students will continue their expertise competency test while sitting in class XII in the field of bookkeeping and

computerized administration of bank administration.

The expertise competency test model developed is shown in **Figure 1**

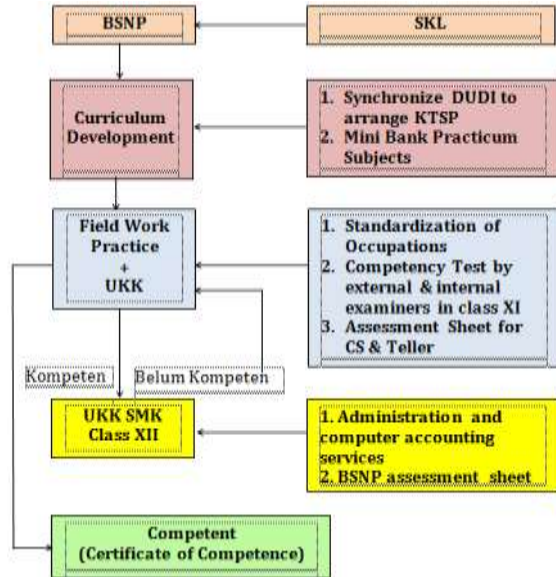


Figure 1. Final Model of UKKPBS

UKKPBS Model Test Results

The UKKPBS model was tested two times through limited trials and expanded trials

1. Limited trial

A limited trial conducted in two PKL places, namely BMT BEST Jeruklegi and BMT Mentari Umat Wangon. Expertise competency test conducted on six students who carry out PKL. The competency test conducted on week 6. The assessment carried out covering aspects of knowledge, attitudes, and skills. The assessment instruments used adjusted to the UKK assessment sheet from BSNP, which included 35 performance components. The examiner gives value to students as a criterion of being incompetent, and already competent values range from grades <61 to 100. The assessment sheet adopted from the skills competency test assessment sheet from BSNP.

Table 1. Limited trial results for developing the Sharia Banking Skills Competency test model

Name of Student's	Place of PKL	Score	Performance
S1	BMT BEST Jeruklegi	72	Competent
S2	BMT BEST Jeruklegi	70	Competent
S3	BMT Mentari Umat Wangon	72	Competent
S4	BMT Mentari Umat Wangon	71	Competent
S5	BMT Mentari Umat Wangon	71	Competent
S6	BMT Mentari Umat Wangon	70	Competent

Table 2. Results of Expert Validation

Statement	Experts				Score of total	Percentage	Information
	V 1	V 2	V 3	V 4			
The suitability of the indicator with the problem grid	3	4	4	4	15	75	Valid
The suitability of the material with the learning objectives	4	4	4	4	16	80	Valid
Use appropriate and consistent language	3	3	4	4	14	70	Valid
The suitability of the questions with the learning material	3	4	4	3	14	70	Valid
Overall material quality	4	4	4	4	16	80	Valid

Based on the results of the competency test conducted on 6 PKL students in 2 places, it can conclude that all participants are competent because the average value is 70 to 72. The percentage of performance achievements is at the level of 70 to 72 percent. The performance tested was 35 items/types of work.

2. Trial expanded

Before carrying out expanded trials, the assessment instrument needs to be re-tested for its validity to determine whether the instrument designed is feasible or not. The validity test conducted by two material experts from ASBISINDO and two senior banking teachers at SMK Muhammadiyah

1 Cilacap. The expanded trials carried out at BMT Muhammadiyah, BMT Shariah Manfaat, BPRS Gunung Slamet, and BPRS Suryah. Sharia banking competency test conducted by 12 students who take the PKL. The results of observations and interviews conducted with DUDI supervisors and leaders can be concluded that in order to improve the quality of learning and achievement of graduates, students need to be equipped with: (a) mastery of material on various types of Islamic bank financing contracts, (b) the formation of correct work attitudes, (c) inculcation and habituation of a work culture of discipline, neatness, cleanliness, timely and (d) communication with customers, employees, and leaders of DUDI.

Table 3. Results of expanded trials on the development of the Sharia Banking Skills Competency test model

Name of Student's	Place of PKL	Score	Performance
S1	BPRS Gunung Slamet	79	Competent
S2	BPRS Gunung Slamet	79	Competent
S3	BPRS Gunung Slamet	79	Competent

S4	BPRS Gunung Slamet	79	Competent
S5	BMT Syariah Manfaat	81	Competent
S6	BMT Syariah Manfaat	83	Competent
S7	BMT Muhammadiyah	82	Competent
S8	BMT Muhammadiyah	83	Competent
S8	BPRS Suryah	72	Competent
S9	BPRS Suryah	73	Competent
S10	BPRS Suryah	67	No competent
	BPRS Suryah	67	No competent

Based on expanded trials, there are 10 or 83% of competent students and 2 or 17% of who are not competent students. Students who are not competent because the value obtained has not reached 70. Students who are not competent will repeat PKL and take the competency test of expertise held in schools in the field of customer service.

Product Testing Results and Dissemination 1. Product Testing

Testing the competency test model of Islamic banking expertise is done through Forum Grup Discussion (FGD). The FGD held on Wednesday, 25 September 2019, at 13.00 - 15.00 WIB at SMK Muhammadiyah 1 Cilacap. The FGD participants consisted of the Indonesian Sharia Banking Association, an assessor from the National Professional Certification Agency/BNSP. Practitioners come from the business world/industry engaged in the field of Islamic banking and from the elements of SMK competency of Islamic banking expertise. The FGD discussed how to integrate aspects of determining competency standards,

curriculum development, learning processes in schools, and learning in industry in the form of industrial work practices, as well as for conducting competency tests.

The FGD participants from the Association stated that the UKKPBS model could make uniform concepts for the implementation PKL from all financial industries who had collaborated with education units so that the final results obtained by students achieved the same work competence.

The Subject Teacher Deliberation (MGMP) element states that the UKKPBS model is very helpful in finding solutions to problems that have been faced by Islamic banking expertise competencies, namely the difference between the curriculum structure and the competency test question structure. The education unit element represented by the headmaster of SMK Muhammadiyah 1 Cilacap stated that using the Sharia banking competency test model could save the school budget up to 50%. Time efficiency can also be achieved because the test only carried out for two days, which in previous years, the exam took four days. All FGD participants agreed that the sharia banking expertise competency test model that was designed could be applied to the Vocational Expertise in Islamic Banking with the name of the UKKPBS model.

2. Product Dissemination

The dissemination of the UKPBS model was conducted at the Vocational School of Islamic Banking Skills Competency on Friday 27 September 2019 from 09.00 to 11.00 at SMK Muhammadiyah 1 Cilacap during the Sharia Banking Subject Teachers' Meeting. The socialization attended by ten representative teachers from 6 Vocational Schools who had Islamic Banking expertise competencies in Cilacap Regency, namely Jeruklegi Vocational High School, Darul Ulum Sidareja Vocational School, Karang Pucung Praja Vocational School, Cilacap YPE Vocational School, Manggala Tama Binangun Vocational School and Cilacap 1 Muhammadiyah Vocational School.

The results of the discussion agreed and accepted the designed UKKPBS model because it was more effective and efficient when compared to the competency test model that had been carried out so far. This Sharia

banking competency test model can save school budgets of up to 50%. Time has become more efficient because it only lasts for two days compared to the previous year for four days. Participants in the discussion suggested that the UKKPBS model could be disseminated by conducting socialization to all stakeholders in vocational high schools. The UKKPBS model can be proposed as one of the models chosen by schools through the MGMP PBS at the national level to be forwarded to the directorate of vocational guidance.

CONCLUSION

The UKKPBS model expertise competency test conducted when students carry out PKL. When students carry out real work in the field of customer service, external examiners can make assessments and record the student's grades on the UKKPBS assessment sheet. The UKKPBS model is feasible to be applied in vocational competencies of Islamic banking expertise because by using the competency test model, this expertise will synchronize the school curriculum with the needs of the financial industry. The exam organizer education unit can obtain efficient time and minimal costs, and competency test shortened to 2 days.

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