

**Description of Course Unit**

Course unit title	Financial System
Course unit code	EI 21111
Type of course unit (compulsory, optional)	Compulsory
Level of course unit	Bachelor of Economics (B.Ec)
Semester	4
Number of credits	3
Name of lecturer(s)	<ol style="list-style-type: none"> 1. Dr. Dimas Bagus Wiranatakusuma, S.E., M.Ec., Ph.D. (dimas_kusuma@umy.ac.id) 2. Prof. Dr. Lilies Setiartiti, S.E., M.Si. (setiartiti.lilies1267@gmail.com)
Learning outcomes of the course unit	<p>Financial instability is a risk in today's financial system. The instability exists as a result of the VUCA's state. VUCA is a state of vulnerability that is uncertain, complex, and ambiguous, affecting the financial system's resilience. To address these circumstances, some central banks devote significant resources to developing an integrated policy known as macroprudential policy, which is focused on achieving and maintaining financial stability. Additionally, the Bank for International Settlements (BIS) organizes frequent workshops and seminars to discuss how macroprudential tools are set and applied in the face of numerous external shocks and internal vulnerability.</p> <ol style="list-style-type: none"> 1. Students are able to analyze in concept and application of Islamic and conventional banking financial instruments in terms of funding 2. Students are able to analyze in concept and application of Islamic and conventional banking financial instruments in terms of financing. 3. Students are able to apply aspects of Islamic and conventional banking risk management 4. Students are able to analyze conceptually, types, roles and functions of Non-Bank Financial Institutions in the economy. 5. Mahasiswa mampu menganalisis secara konsep Students are able to analyze the concept of Microfinance Institutions, both sharia-based and conventional
Mode of delivery (face-to-face, distance learning)	Face-to-face and blended learning
Prerequisites and co-requisites (if applicable)	All compulsory courses from semester 1-5



Course content	<p>Banking is the dominant financial institution in the financial system in Indonesia. In general, banking activities are divided into funding and financing activities. Funding is related to the absorption of community funds with various funding instruments, while financing or credit is related to the distribution of funds received to communities in need both conventionally and Shariah Given the importance of the two main activities, this course will explain the mechanism of banking, in particular how the managerial concept of banking run sustainably. This subject study topics as following:</p> <ol style="list-style-type: none"> 1. Giro 2. Savings 3. Deposits 4. Giro Wadiah 5. Mudharabah Savings 6. Mudharabah Deposits 7. Credit Management 8. Credit Management of Bank Convenven 9. Sharia Bank Management 10. Liquidity Management 11. Liquidity Management – Convention 12. Liquidity Management - Shariah
Recommended or required reading and other learning resources/tools	<ol style="list-style-type: none"> 1. Banking Basics. Cashmere. PT Raja Grafindo Persada.2002 2. Banking Management: Theory and Application of the First Edition. Mudrajad Kuncoro and Suhardjono. BPFE Yogyakarta. 2002
Planned learning activities and teaching methods	Tutorial, case study, self-directed study, discovery learning, role play, simulation, focus group discussion, cooperative learning,
Language of instruction	Indonesian and English for international class
Assessment methods and criteria	Quiz, assignment, Evaluation Course Learning Outcome (ECLO)

GRADE	SCORE (%)	PREDICATE	Description	Conversion Value
A	$80 \geq ..$	Excellence	Achieve learning outcomes with excellence grade	4
AB	$75 \leq AB < 80$	Very Good	Achieve learning outcomes with very good grade	3,5
B	$65 \leq B < 75$	Good	Achieve learning outcomes with good grade	3
BC	$60 \leq BC < 65$	Good Enough	Achieve learning outcomes with good enough grade	2,5
C	$50 \leq C < 60$	Enough	Achieve learning outcomes with enough grade	2
D	$35 \leq D < 50$	Less	Achieve learning outcomes with less grade	1
E	$.. < 35$	Failed	Failure to achieve learning outcomes	0



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