ENGLISH FOR ISLAMIC BANKING

STUDENT WORKSHEET — LISTENING COMPREHENSION PRACTICE

Topic:	The Concepts of Islamic Banking (Asking & Giving for Opinions)	**Name:**	_____
Target:	Sharia Banking Students	**Class / NIM:**	_____

Format: Multiple Choice Questions (20 Items / 2 Audios) | Target Skill: Listening Comprehension & Expressions of Opinion

PART 1: Audio 1 (00:00 - 00:41) — Dialogue 1: Murabahah Contract Preference

Instructions: Listen to Audio 1 carefully (Timestamp: 00:00 - 00:41). Audio 1 covers Questions 1 to 7. Choose the correct answer (A, B, C, or D).

Audio Context: Dialogue between a lecturer (Mr. Yusuf) and a student (Sarah) discussing why Murabahah is widely used in Islamic financial institutions.

1. What contract are the speakers primarily discussing in Audio 1?

A. Mudharabah
B. Murabahah
C. Musyarakah
D. Ijarah

2. Which phrase does Sarah use to ask for Mr. Yusuf's opinion?

A. 'In your opinion, why is it the most widely used contract today?'
B. 'Do you agree with Murabahah financing?'
C. 'What is the definition of Murabahah?'
D. 'Could you explain how Murabahah works?'

3. According to Mr. Yusuf, what is the primary reason banks prefer Murabahah?

A. High risk sharing
B. Inherent simplicity and ease of administration
C. Lack of regulations
D. Higher profit margins than conventional loans

4. How is Murabahah described in terms of pricing structure?

A. Profit and loss sharing contract
B. Cost-plus-profit contract
C. Interest-based flexible rate contract
D. Equity-based rental partnership

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5. What phrase does Mr. Yusuf use to state his personal belief?

A. 'From my point of view...'

B. 'Personally, I believe it is because...'

C. 'To be honest...'

D. 'In my view...'

6. What critical concern does Sarah raise regarding reliance on Murabahah?

A. It causes loss of bank profits.

B. It prevents banks from exploring true equity partnerships.

C. It is not compliant with Sharia law.

D. It is too difficult for clients to understand.

7. How does Mr. Yusuf respond to Sarah's critical question?

A. He strongly disagrees.

B. He changes the topic.

C. He says: 'I tend to agree with that critical view.'

D. He rejects her observation.

PART 2: Audio 2 (00:42 - 01:11) — Dialogue 2 & 3: Mudharabah & Banking Ethics

Instructions: Listen to Audio 2 carefully (Timestamp: 00:42 - 01:11). Audio 2 covers Questions 8 to 20. Choose the correct answer (A, B, C, or D).

Audio Context: Section A covers Mudharabah implementation challenges between students. Section B covers an expert interview with Dr. Amin on market ethics.

8. What is the main topic of discussion in the first part of Audio 2?

A. The benefits of credit cards

B. The implementation challenges of Mudharabah

C. The interest rates in conventional banks

D. The procedure of opening a savings account

9. Which phrase does the female student use to ask Ahmad for his opinion?

A. 'What is your idea about Ijarah?'

B. 'Ahmad, what do you think about the implementation of Mudharabah?'

C. 'Do you like Mudharabah financing?'

D. 'Can you define Mudharabah for me?'

10. What phrase does Ahmad use to introduce his perspective?

A. 'In my opinion...'

B. 'From my perspective...'

C. 'I am convinced that...'

D. 'Without a doubt...'

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11. According to Ahmad, what major risk factor makes Mudharabah challenging in practice?

A. Moral hazard

B. High currency exchange fluctuation

C. Strict government taxes

D. Low customer demand

12. What happens if an entrepreneur fails in a pure Mudharabah contract without negligence?

A. The entrepreneur pays a fine.

B. The bank loses its entire invested capital.

C. The bank takes ownership of the entrepreneur's home.

D. Both share financial loss equally.

13. What phrase is used by the female student to acknowledge Ahmad's argument?

A. 'I completely disagree.'

B. 'I see your point, but...'

C. 'That is not true.'

D. 'You are mistaken.'

14. What does Ahmad suggest is needed before Mudharabah can become widely adopted?

A. Higher profit margins

B. Better regulatory frameworks

C. Lower bank capital requirement

D. Complete elimination of conventional banking

15. What question does the interviewer ask Dr. Amin in the second part of Audio 2?

A. 'How do banks calculate interest?'

B. 'Dr. Amin, what is your take on current market competition?'

C. 'Why do people choose conventional banks?'

D. 'What is the future of digital banking?'

16. What phrase does Dr. Amin use to share his view on competition?

A. 'In my view, it is not a competition of products at all.'

B. 'I guess banks are all the same.'

C. 'As far as I know, competition is bad.'

D. 'I strongly believe in product competition.'

17. According to Dr. Amin, what is Islamic banking fundamentally competing in?

A. Higher return on investments

B. Ethics, social justice, and equity

C. Lower service fees

D. Faster loan approval times

18. How does Dr. Amin contrast conventional banking with Islamic banking?

A. Conventional focuses on interest rates; Islamic focuses on equity and social justice.

B. Conventional focuses on customer service; Islamic focuses on technology.

C. Conventional is local; Islamic is international.

D. Conventional is risk-free; Islamic is high-risk.

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19. What expression does Dr. Amin use to express his opinion about coexistence?

A. 'I doubt it can work.'

B. 'I think they can, provided the regulatory framework remains distinct.'

C. 'They cannot coexist in a modern market.'

D. 'I don't have any opinion on this.'

20. What condition does Dr. Amin mention for Islamic and conventional banking to coexist successfully?

A. Merging both systems into one

B. Maintaining a distinct regulatory framework

C. Using identical profit sharing ratios

D. Eliminating central bank supervision

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