

**EFFECTIVENESS OF DIFFERENTIATED
LEARNING TO IMPROVE CRITICAL
THINKING SKILLS IN FIQH SUBJECTS AT MTs
DARUL ULUM SEMARANG**

THESIS

Submitted in Partial Fulfillment of the Requirements
for Gaining a Bachelor's Degree in Islamic Education
in Tarbiyah and Teacher Training



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Assalamu 'alaikum Wr. Wb

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ABSTRACT

Title : **EFFECTIVENESS OF DIFFERENTIATED LEARNING TO IMPROVE CRITICAL THINKING SKILLS IN FIQH SUBJECTS AT MTs DARUL ULUM SEMARANG**

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In the 21st century, the world is experiencing development and change in every aspect of life, including education. This has resulted in the emergence of 21st-century learning, such as critical thinking skills. The urgency of critical thinking skills to analyze, solve, and evaluate various problems and decision-making is crucial for students. Teachers can improve students' critical thinking skills through learning. One of the strategies that can be pursued is to implement differentiated learning.

The low critical thinking skills of MTs Darul Ulum Semarang students are caused by several things, such as the material delivered only using lectures. The purpose of this study is to determine the effectiveness of differentiated learning to improve students' critical thinking skills. The approach of this research is quantitative in the form of quasi-experimental. The collected data was obtained using a nonequivalent control group design through pretest and posttest. The research sample of the experimental class is IX A, while the control class is IX B, which each totals 24 students. The data analysis technique was carried out through an N-gain and independent sample t-test reviewed from the results of the posttest of the experimental class and the control class. The results of the study revealed that the average posttest of the experimental class was 87 while the control class was 73. The n-Gain value of the experimental class was 0.6075, which showed a moderate increase, while the control class was 0.2490, which showed a low increase.

In addition, the t_{count} obtained is 5.201 where the $t_{count} > t_{table}$ ($5.201 > 2.012$) and the P value is 0.000 where $0.000 < 0.05$, then H_a is accepted. Therefore, the conclusion of this study is that between the experimental class and the control class, there is a significant difference in the average posttest, meaning that differentiated learning is effective in improving critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang. Therefore, teachers can make differentiated learning an effective alternative to improve students' critical thinking skills.

Keywords: *Differentiated Learning and Critical Thinking Skills*

TRANSLITERATE ARABIC-LATIN

The transliteration of Latin Arabic letters in this thesis is guided by the Decree of the Minister of Religion and the Minister of Education and Culture of the Republic of Indonesia Number: 158/1987 and Number: 0543b/U/1987. The deviation of the writing of the kada sandang [al-] is deliberately consistent in order to fit the Arabic text.

ا	a	ط	t
ب	b	ظ	z
ت	t	ع	'
ث	ṣ	غ	G
ج	j	ف	F
ح	ḥ	ق	Q
خ	kh	ك	K
د	d	ل	L
ذ	ẓ	م	M
ر	r	ن	N
ز	z	و	W
س	s	ه	H
ش	sy	ء	'
ص	ṣ	ي	Y
ض	ḍ		

Mad Reading:

ā = a panjang

ī = i panjang

ū = u panjang

Diphthong Reading:

au = او

ai = اي

iy = اي

FOREWORD

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Praise be to Alhamdulillah for the grace and guidance that Allah Swt. bestowed so that the author could complete the thesis entitled "Effectiveness of Differentiated Learning to Improve Critical Thinking Skills in Fiqh Subjects at MTs Darul Ulum Semarang". May prayers and greetings always pour out abundantly to the Prophet Muhammad SAW, and may we be among his people who will later get his intercession, aamiin.

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Author

Aula Rizqi Maharani

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CHAPTER I

INTRODUCTION

A. Background

Indonesia is in the 21st century, marked by several significant changes in various sectors, including education. Change presents unique challenges and possibilities that require evaluating learning. In this case, education is expected to produce a superior and quality generation to meet the needs of an interconnected and dynamic world.¹ A significant impact on education can be seen in learning in the 21st century.² This learning does not only focus on knowledge but also skills, namely critical thinking, collaboration, creativity, and communication.³

Critical thinking skills are important in the rapidly evolving era of globalization. These skills require individuals who can analyze, complete, integrate, and evaluate various information and make appropriate decisions.⁴ Critical thinking encourages people to consider their own points of view for

¹ Muhammad Tariq Ayoub and others, '21st Century Skills 4 C's in Higher Education English Language Classroom: Teachers' Perspectives', *Journal of Applied Linguistics and Tesol (JALT)*, 7.4 (2024), 872.

² Marsha Putri Kun Uminingtyas, Sukarmin Sukarmin, and Risa Suryana, 'The Profile of 21st Century Learning: Enhancing Critical Thinking and Problem Solving Skills at Senior High School', *Advances in Social Science, Education and Humanities Research*, 253 (2019), 24–30.

³ Partnership for 21st Century Skills, 'Partnership for 21st Century Skills-Core Content Integration', *Ohio Department of Education*, 2007, 3-4.

⁴ Ayoub and others.

various reasons and reflect on themselves when solving problems and making decisions. It consciously directs people to a goal where the thought is derived from logic or information, not just self-prejudice.⁵ Therefore, students are expected to be able to empower their critical thinking skills to achieve optimal competence.

Research by Hadiryanto and Dina Thaib shows that many students are incapable of solving problems, hesitant in making decisions, and afraid to face challenges due to weak critical thinking skills. This condition is allegedly due to the conventional learning process, so students are not aroused to face and solve problems.⁶ The Programme for International Student Assessment (PISA) 2022 also shows that Indonesia is below the OECD average, with a ranking of 70 out of 81 countries. Overall, Indonesia's PISA score decreased from 2018. Mathematics dropped from 379 to 366, Science from 396 to 383, and reading literacy from 371 to 359.⁷ This represents that student's critical thinking skills are low. The reason is that

⁵ Alan Crawford and others, *Strategi Belajar-Mengajar Praktis Untuk Kelas Berpikir* (Bandung: Penerbit Nuansa Cendekia, 2021), 23.

⁶ Soleh Hadiryanto and Dina Thaib, 'Peningkatan Kemampuan Berpikir Kritis Siswa SMP Melalui Permebalajaran Berbasis Masalah Pada Konsep Respirasi', *EduHumaniora: Jurnal Pendidikan Dasar*, 8.1 (2016), 55–65.

⁷ OECD, *PISA 2022 Results Factsheets Indonesia*, OECD Publishing (Paris, 2023).

teachers are more focused on sharing knowledge without providing creative and critical thinking competence.⁸

Based on the explanation of the problems above, students need to recognize the urgency of critical thinking to contribute to identifying and solving problems in life. An alternative that can be done is to utilize learning in a relevant and practical way to increase students' critical thinking skills.⁹

The Ministry of Education, Culture, Research, and Technology (Kemdikbud) carries out differentiated learning by considering each student's abilities, interests, and preferences for learning through the Independent Curriculum. According to Tomlinson, three aspects must be considered in differentiated learning: content, process, and product.¹⁰ Through differentiated learning, teachers can design the learning process according to students' needs to be more effective. In addition,

⁸ Adhitya Rahardhian, 'Kajian Kemampuan Berpikir Kritis (Critical Thinking Skill) Dari Sudut Pandang Filsafat', *Jurnal Filsafat Indonesia*, 5.2 (2022), 87–94.

⁹ Fandu Zakariya Firdaus, Suryanti Suryanti, and Utiya Azizah, 'Pengembangan Multimedia Interaktif Berbasis Pendekatan SETS Untuk Meningkatkan Kemampuan Berpikir Kritis Siswa Sekolah Dasar', *Jurnal Basicedu*, 4.3 (2020), 681–89.

¹⁰ Heny Kristiani and others, *Model Pengembangan Pembelajaran Berdiferensiasi (Differentiated Instruction) Pada Kurikulum Fleksibel Sebagai Wujud Merdeka Belajar Di SMPN 20 Tangerang Selatan* (Jakarta: Pusat Kurikulum dan Pembelajaran Badan Standar, Kurikulum, dan Asesmen Pendidikan Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi, 2021), 18.

teachers can integrate the learning process with high-level thinking to improve students' critical thinking.

The advantages of differentiated learning can help students interpret, analyze, evaluate, and conclude.¹¹ By incorporating different learning, it encourages students to engage in critical thinking, broaden their understanding, and synthesize information.¹²

Fiqh was learned in class IX MTs Darul Ulum Semarang, and problems were found in teaching and learning activities. Teachers only use lectures to deliver material, which makes students passive. Some students seem not focused on learning, sleepy, and chatting with friends. In addition, when teachers ask questions and invite students to discuss, only one or two students are enthusiastic. The fiqh teacher said that this condition resulted in students' critical thinking skills being weak and not sharpened.

This research was conducted to determine the effectiveness of differentiated learning in improving students' critical thinking skills to find solutions to these problems. The research results are expected to contribute to more effective

¹¹ Lilis Lisnawati and Sri Dewi Nirmala, 'The Effectiveness of Differentiated Learning Strategies on Elementary Students' Mathematical Critical Thinking Ability', *Al-Ishlah: Jurnal Pendidikan*, 16.3 (2024), 3882–95.

¹² Rifa Shania Ramdhani, 'Differentiated Learning Strategy for Critical Thinking Skills in History Learning', *Science and Education*, 3 (2024), 207–212.

learning innovations, especially in fiqh learning. Based on the description above, the title of this thesis research is "EFFECTIVENESS OF DIFFERENTIATED LEARNING TO IMPROVE CRITICAL THINKING SKILLS IN FIQH SUBJECTS AT MTs DARUL ULUM SEMARANG".

B. Research Question

The research problem formulation are

1. How is the result of critical thinking skills in classes that do not apply differentiated learning in fiqh subjects at MTs Darul Ulum Semarang?
2. How is the result of critical thinking skills in classes that apply differentiated learning in fiqh subjects at MTs Darul Ulum Semarang?
3. Is differentiated learning effective in improving critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang?

C. Research Objectives and Benefits

The study aims to:

1. Determine the result of critical thinking skills in classes that do not apply differentiated learning in fiqh subjects at MTs Darul Ulum Semarang.
2. Determine the result of critical thinking skills in classes that apply differentiated learning in fiqh subjects at MTs Darul Ulum Semarang.

3. Determine the effectiveness of differentiated learning in improving critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang.

The benefits of the research are as follows:

1. Researchers

Providing new experience and knowledge regarding the application of differentiated learning to effectiveness in improving students' critical thinking skills.

2. Schools/Madrasas

Contributing to schools or madrasas to develop learning to overcome student problems so that schools or madrasas can meet the needs of the learning process.

3. Teacher

Providing teachers with alternatives to develop creativity and innovation using learning methods to stimulate students' critical thinking skills.

4. Students

Helping students participate in learning is more fun because it is flexible, allowing it to optimize potential and improve critical thinking skills.

CHAPTER II

DIFFERENTIATED LEARNING, CRITICAL THINKING, AND FIQH LEARNING

A. Literature Review

1. Differentiated Learning

Learning is an effort that focuses student activities with various interactions and learning experiences so that behavior changes and understanding of student knowledge and experience increases. Changes and improvements are expected to occur in various aspects, namely cognitive, affective, and psychomotor.¹³ The cognitive aspect talks about the intellectual ability of students to understand knowledge. The affective aspect is concerned with the development of attitudes, characters, and personalities. The psychomotor aspect concerns various skills or abilities in doing something.¹⁴

In a heterogeneous classroom environment, teachers are faced with the challenge of creating learning that can meet the needs of students in order to achieve learning goals. Teachers can maximize the learning process by providing an approach based on the needs of each student. This is so that students feel well served enough in the

¹³ Muhammad Fathurrohman and Sulistyorini, *Belajar Dan Pembelajaran* (Yogyakarta: Teras, 2012).

¹⁴ Jeanette Grace Kumowal, *Pembelajaran (Model, Pendekatan, Dan Metode)* (Kediri: CV. Win Media, 2024), 16.

learning process and can provide the best performance. Such a learning process can be accommodated with differentiated learning, where teachers facilitate students based on their needs and characteristics, using various components of logic and effective actions.¹⁵

Carol Ann Tomlinson said that differentiated learning is an effort to adjust the learning process in the classroom so that each student's needs are met. According to Tomlinson, differentiated learning views a learning process as not suitable for all students but must be considered individually because each individual has a unique level of readiness, interests, and ways of learning.¹⁶ This is in line with Ki Hajar Dewantara's idea that education is actually carried out in order to achieve the safety and happiness of students by empowering the strength or potential that exists in each student.¹⁷

Humanistic theory by Carl Rogers states that every individual is naturally motivated to realize their full potential and act according to their unique personality. This theory asserts that the learning process should occur

¹⁵ Agus Purwowododo and Muhamad Zaini, *Teori Dan Praktik Model Pembelajaran Berdiferensiasi Implementasi Kurikulum Merdeka* (Yogyakarta: Penebar Media Pustaka, 2023), 16.

¹⁶ Purwowododo and Zaini, 20.

¹⁷ H Pitaloka and M Arsanti, 'Pembelajaran Diferensiasi Dalam Kurikulum Merdeka', *Prosiding Seminar Nasional Sultan Agung Ke-4*, 2022, 34-37.

without pressure or coercion. Differentiated learning encourages students to recognize and define themselves based on the conditions they experience.¹⁸ Jean Piaget explains in constructivism theory that students develop their own understanding through the experiences and interactions they experience. Differentiated learning should provide opportunities for students to explore and build their own understanding.¹⁹

So, the conclusion that can be drawn about differentiated learning is that teaching and learning activities between teachers and students to meet the diversity of student needs in accordance with readiness, interests, and learning styles so as to be able to maximize the potential of students. In its implementation, differentiated learning prioritizes the strength of each student to be empowered to reach their maximum potential. Therefore, teachers need to understand that each student brings different knowledge and experience and has various characteristics. Teachers need to combine methods, media, and materials so that each student's self-identity can develop and learning goals can be achieved optimally.

¹⁸ Nabilla Puteri Syafira and others, 'Learning Theory According To Humanistic Psychology and Its Implementation in Students', *Progres Pendidikan*, 5.1 (2024).

¹⁹ Jean Piaget, *To Understand Is To Invent The Future of Education* (New York: The Viking Press, 1973).

2. Characteristics of Differentiated Learning

Carol Ann Tomlinson and Kay Brimijoin stated that there are several characteristics of differentiated learning, including:²⁰

- a. Respecting the individual means differentiated learning is carried out to understand each other and get to know each student so that a relationship of mutual respect can be established.
- b. Appreciating student success means that differentiated learning fully supports the abilities that exist in each student as an effort to achieve success. When students are constrained in achieving success, the teacher will provide full support.
- c. Building a community or learning group, meaning differentiated learning can build a learning group with teachers who focus on helping students to participate in an active role so that a productive learning process is carried out.
- d. Providing a high-quality curriculum means that differentiated learning has a curriculum design in the form of material content, learning outcomes, learning media, learning methods, and assessments that can achieve all aspects of student diversity. Therefore,

²⁰ Mumpuniarti, Aini Mahabbati, and Rendy Roos Handoyo, *Diferensiasi Pembelajaran (Pengelolaan Pembelajaran Untuk Siswa Yang Beragam)*, UNY Press (Yogyakarta: UNY Press, 2023), 8-9.

teachers will fully support students in developing their potential through a quality curriculum.

- e. Evaluating as information material means that in differentiated learning, a continuous assessment process is carried out as information material for students' abilities. There are two points of view on assessment: the initial assessment as material to formulate the following learning process and the final assessment as a tool to measure the achievement of the learning process.
- f. Implementing a flexible routine means that teaching and learning activities, including seating positions, organization of material content, and selection of teaching media and learning methods, and the evaluation process are carried out flexibly according to the needs of students so that the learning process can be carried out comfortably.
- g. Sharing responsibility for teaching and learning means cooperating between teachers and students regarding their roles in teaching and learning activities. The division of roles can be carried out in ways such as distributing books, deleting blackboards, filling out daily journals, and others.

Another aspect that characterizes differentiated learning is the diversity of students. Each student has his

own uniqueness, which makes the conditions in the classroom heterogeneous. Each student also has their own experience that can be used as knowledge, so the learning process is expected to start from what the student has.²¹ The implementation of differentiated learning pays great attention to the characteristics and potential of each student. According to Tomlinson, there are three aspects that are viewed in the diversity of students, namely:²²

a. Readiness

The readiness aspect is a measure of students' understanding of knowledge and skills in following the learning process to achieve learning goals. The way teachers think about students with different potentials in growing and developing must be aligned with the level of student readiness.

b. Interest

The aspect of interest is related to something that students like or are interested in. Student interest contributes to the level of student enthusiasm during learning activities. Teachers can organize learning activities based on something that students are interested in.

²¹ Miratul Hayati and Sigit Purnama, *Perencanaan Pembelajaran Pendidikan Anak* (Depok: PT RajaGrafindo Persada, 2019).

²² Kristiani and others, 23-24.

c. Learning Profile

The aspect of the learning profile is the student's preference or approach in receiving, processing, and understanding knowledge. Some students are happier and easier to learn in groups, pairs, or individually. In addition, there are also types of learning styles played by the five senses. The visual type is a way of learning by utilizing the sense of sight more, the auditory type is a way of learning by utilizing the sense of hearing more, and the kinesthetic type is a way of learning by relying on body movements. The uniqueness of this learning style must get attention from teachers so that it can be used as one of the indicators to design learning.

3. Differentiated Learning Aspects

The three aspects that must be mapped in learning are differentiated based on student characteristics, namely content, process, and product. Teachers can design adjustments to the learning process in one or three of these aspects.²³

a. Learning content

Learning content is material or knowledge and skills that will be provided by teachers and must be

²³ Mumpuniarti, Mahabbati, and Handoyo, 46-65.

mastered by students. In differentiated learning, teachers must prepare different learning content or materials based on student readiness, interests, and profiles. Some of the strategies needed to design learning content so that it can be applied to all students in the classroom include:

1) Tiered content

Layered content applied in differentiated learning means that teachers provide homogeneous content or materials, but have various levels of difficulty. This strategy can be used in heterogeneous classrooms according to the level of readiness of students in receiving learning materials. The variation in difficulty levels can be divided into three, namely: level 1, level 2, and level 3. Level 1 is the group of students who get learning materials with the lowest level of difficulty. Level 2 is a group of students who receive learning materials with medium or average difficulty. Level 3 is the group of students who get learning materials with the highest level of difficulty.

2) There is a variety of materials

Strategies for providing diverse materials can provide opportunities to access knowledge in the

best way for each student. Teachers can provide a variety of materials based on the level of readiness, interest, and profile of students. The provision of diverse materials can be made in the form of reading materials with varying levels of difficulty and learning materials from various sources, such as the internet, magazines, newspapers, videos, and others. Thus, students can choose materials based on their learning needs.

3) There are variations in how to convey material

How to convey material is important because it influences the level of students' understanding of receiving knowledge. In differentiated learning, teachers can combine various learning methods and media so that students can understand the material completely and deeply.

4) Scaffolding

Scaffolding or foothold is given to students who need additional assistance or assistance to add and strengthen the quality of the learning process and learning outcomes. This is because students have more difficulty in receiving learning materials or skills, resulting in delays. The foothold can be eliminated slowly if students have begun to master learning.

5) Learning contracts

A learning contract is an agreement made between teachers and students during teaching and learning activities. The learning contract must be specific, based on mutual agreement, and cover all learning activities.

6) Compacting

Material compression is carried out by allowing students who have reached a certain level of readiness (able to master the material early) to accelerate learning on the material that has been mastered. There are three stages to carry out material compaction, namely initial assessment of student knowledge, making a learning plan for the compaction program, and making an enrichment activity plan.

b. Learning Process

The learning process means the entire series of teaching and learning activities in the form of instructions, knowledge materials, learning media, learning methods, and assignments. Differentiation of the learning process can be done by providing opportunities for students to explore teaching and learning activities in the most effective way. Below are the various ways that teachers can apply in learning:

1) Tiered activities

The learning process of layered activities can be carried out with the same learning materials, but teaching and learning activities differ based on the level of student readiness. Teachers can group students into three levels, namely level 1 (low), level 2 (intermediate), and level 3 (high). Every time you go up one level, the learning activities carried out are higher, more complex, and more abstract.

2) Learning centre

The learning center strategy can be carried out by providing certain areas designed with various knowledge materials, learning media, and learning activities that students can use to learn, practice, or build skills. Students can use the learning center independently based on the teacher's direction.

3) Interactive journal

An interactive journal is a book as a communication tool between teachers and students. Students can write or draw anything to develop self-expression so that it is useful for assessment during the learning process. Through interactive journals, teachers can respond to

students' writing and organize appropriate learning activities.

4) Collaborative activities

Collaborative-cooperative strategies can provide students with a variety of learning experiences. Students are invited to express themselves through collaborative and cooperative learning in mastery of content or skill activities. In addition, students are also invited to get to know how to learn effectively and work together. An example of a collaborative-cooperative model is the jigsaw.

5) Manipulative

Manipulative strategy means that teachers apply teaching and learning activities with the help of concrete objects to explain something abstract. This contributes positively to the development of certain concepts and skills in students.

6) Graphic organizer

Teachers can organize graphs in the form of concept maps, lines, diagrams, tables, schemas and others that are useful as a tool to help organize a material. This makes it easier for students to collect information, process information, and understand the relationship between information.

c. Learning Products

Learning products are a way for students to describe learning outcomes. Differentiation of learning products is used to measure learning outcomes by displaying the abilities of each individual so that information on understanding that has been and has not been understood by students is obtained. There are several provisions for applying differentiation of learning products, including the following:

- 1) Students are given clear instructions regarding what to do so that there are no misunderstandings and can do the questions correctly.
- 2) Students are given a choice of assignment types, such as written tests, oral tests, and other forms of application. Teachers can also make choices according to students' readiness, interests, and learning styles.
- 3) Teachers must prepare assessment qualifications appropriately. At a minimum, it includes the content and behavior of the students who want to be raised.
- 4) Students are given support and feedback on every success achieved. This can motivate students to do tasks better.

- 5) Providing tasks that are suitable for daily life so that students can apply and understand in the long term.

4. Critical Thinking

The definition of critical thinking, according to Ennis, is a way of thinking logically and reflectively in determining what needs to be believed or done.²⁴ Eggen and Kauchak define critical thinking as a person's ability to assess a conclusion based on evidence. Arends and Kilcher define critical thinking as deep thinking to examine opinions, identify gaps and errors, and conclude things based on evidence and appropriate judgments.²⁵ Therefore, it is concluded that critical thinking is a person's skill in analyzing and evaluating rationally and deeply according to the context. The ability to think critically can determine patterns, recognize the relationship between existing elements, and provide the right direction so that it is very useful in solving problems.

²⁴ Robert Ennis, 'Critical Thinking: A Streamlined Conception', *Teaching Philosophy*, 14.1 (1991), 5–24.

²⁵ Ezi Apino and Heri Retnawati, *Perangkat Pembelajaran Matematika SMA Semester Genap Menggunakan Model Pembelajaran Creative Problem Solving Berorientasi Pada Higher Order Thinking Skills Siswa* (Yogyakarta: Parama Publishing, 2018).

The skills of critical thinking in the Qur'an can be found in Surah Al-Imran, verses 190-191.²⁶

إِنَّ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ لَآيَاتٍ
لِّأُولِي الْأَلْبَابِ
الَّذِينَ يَذْكُرُونَ اللَّهَ قِيَامًا وَقُعُودًا وَعَلَىٰ جُنُوبِهِمْ وَيَتَفَكَّرُونَ فِي
خَلْقِ السَّمَوَاتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَاطِلًا سُبْحَانَكَ قِنَا
عَذَابَ النَّارِ

“Indeed, in the creation of the heavens and the earth and the alternation of the night and the day are signs for those of understanding (190) Who remember Allah while standing or sitting or on their sides and give thought to the creation of the heavens and the earth, (saying), “Our Lord, You did not create this aimlessly; exalted are You (above such a thing); then protect us from the punishment of the fire”

According to Al-Misbah’s interpretation, humans are encouraged to optimize their brain function in contemplating the creation of the heavens and the earth and use their intellect to reveal signs of Allah’s greatness. By utilizing this thinking ability, Al-Hujurat (6) emphasizes the importance of carefully ascertaining the truth and

²⁶ Hendrayadi, Syafrudin, and Rehani, ‘Berpikir Kritis Dalam Perspektif Pendidikan Islam’, *Jurnal Review Pendidikan Dan Pengajaran*, 6.2 (2023), 2382–91.

clarity of information. This shows how important critical thinking is in life.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِن جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهْلَةٍ فَتُصِيبُوا عَلَى مَا فَعَلْتُمْ تَدْمِينًا

“O ye who believe! If a wicked person comes to you with ant news, ascertain the truth, lest ye harm people unwittingly, and afterwards become full of repentance for what ye have done”

The ability to think critically is done at any time when a person is trying to determine what is worthy of trust and do so that his actions are based on logical considerations. The ability to think critically is related to brain performance, which if it is used more often, the skill will develop more easily. These skills include observing, interpreting, analyzing, inferring, evaluating, explaining, and metacognition.²⁷

Critical thinking is incorporated into high order thinking skills (HOTS). Based on the revised edition of Bloom's taxonomy, the criteria for HOTS at the cognitive level, include analyzing (C4), evaluating (C5), and creating (C6).²⁸ In addition, in the 21st century knowledge skills

²⁷ Wowo Sunaryo Kuswana, *Taksonomi Berpikir* (Bandung: PT Remaja Rosdakarya, 2013), 21.

²⁸ Safari, *Evaluasi Pendidikan: Penyusunan Kisi-Kisi, Penulisan, Dan Analisis Butir Soal Berdasarkan Kurikulum 2013 Menuju Penilaian Abad 21* (Jakarta: Penerbit Erlangga, 2019), 353.

rainbow scheme adapted from Trilling and Fadel, one of them is critical thinking which is included in the category of life and career skills.²⁹ This makes critical thinking skills indispensable in human survival.

5. Critical Thinking Indicators

According to Ennis, critical thinking skills can be achieved by honing five indicators, namely:³⁰

- a. Giving explanations simply, including analyzing questions, arguments, statements, and asking questions and answering clarifications.
- b. Forming basic skills, including examining reference sources and identifying observation results.
- c. Conclusion, including deduction, induction, and determining the results of consideration.
- d. Create a follow-up explanation, including term definition, consideration, and assumption identification.
- e. Setting tactics, including deciding on actions and interacting with others.

²⁹ Tutik Rachmawati and Daryanto, *Teori Belajar Dan Proses Pembelajaran Yang Mendidik* (Yogyakarta: Gava Media, 2015).

³⁰ Robert H Ennis, 'The Nature of Critical Thinking: An Outline of Critical Thinking Dispositions and Abilities', *University of Illinois*, 2011, 1–8.

6. Fiqh Learning

Linguistically, fiqh means understanding. As for terminology, Jamaludin al-Mahali stated that the definition of fiqh is the knowledge of sharia laws about amaliah based on postulates.³¹ Fiqh is an element of Islamic religious education that is included in the curriculum. Fiqh is a content that must be conveyed in educational institutions. Fiqh learning in the school scope teaches values that are in accordance with the reality of life, which is related to worship and mullah.³² Fiqh learning is written based on Islamic legal sources so that it can help live a life according to Islamic principles and teachings.³³

The purpose of fiqh subjects, especially at the tsanawiyah madrasah level, is to have an understanding of the provisions, rules, and procedures for implementing Islamic teachings in terms of worship and muamalah then practiced in daily life.³⁴ Fiqh contributes to maintaining the balance of human relations with Allah SWT

³¹ Totok Jumantoro and Samsul Munir Amin, *Kamus Ushul Fikih* (Jakarta: Amzah, 2009), 63-64.

³² Nurainun, 'Strategi Efektif Pembelajaran PAI Materi Fikih', *Jurnal Edukatif*, 1.2 (2023), 273-79.

³³ Maulina Siregar, 'Strategi Pembelajaran PAI Kontekstual', *Jurnal Kualitas Pendidikan*, 2.2 (2024), 280-86.

³⁴ Kementerian Agama Republik Indonesia, *Keputusan Menteri Agama Nomor 183 Tahun 2019 Tentang Kurikulum PAI Dan Bahasa Arab Pada Madrasah*, 2019.

(*habluminallah*), with fellow humans (*habluminannas*), and with the environment (*habluminalalam*).³⁵

Islamic education, including fiqh in the 21st century era, needs to implement learning that utilizes modern media. This approach aims to create learning that is relevant to the development of the times so that the material presented can be in accordance with the needs of students.³⁶

B. The Previous Research

First, the research by Tuti Nur Rohmah (2024) entitled "The Application of Independent Curriculum Differentiated Learning in Improving Students' Critical Thinking Skills in Islamic Religious Education Subjects in Grade VII SMPN 23 Tangerang City". The research aims to understand the implementation of differentiated learning and its influence on students' critical thinking skills. Research data was obtained that students' critical thinking skills increased from cycle I, which was 50%, to cycle II, which was 82.14%, meaning that differentiated learning had an effect on students' critical thinking skills.

³⁵ Zarkasi and Ahmad Taufik, 'Implementasi Pembelajaran Fikih Berbasis Multimedia Interaktif Macro-Enabled Untuk Meningkatkan Keaktifan Siswa', *Syamil: Jurnal Pendidikan Agama Islam*, 7.2 (2019), 188–206.

³⁶ Firman Mansir, 'Pendekatan Psikologi Dalam Kajian Pendidikan Islam', *Psikis: Jurnal Psikologi Islami*, 4.1 (2018), 61–73.

The similarity of the research lies in the variables used, namely critical thinking. While the difference in research is the use of methods where our research uses quantitative experimental methods while previous research is qualitative classroom action research. In addition, the subject in the previous research was Islamic religious education while our research was fiqh.

Second, research by Naomi Marcella Sulistyopo Putri and Putri Rachmadyanti (2024) with the title "Analysis of Differentiated Learning to Improve Critical Thinking Skills in Social Sciences Elementary School Content". The study aims to find out in a complex way the experience of implementing differentiated learning, the meaning of differentiated learning for educators so that it can improve students' critical thinking skills, and examine the use of differentiated learning content of social studies in elementary schools.

Research reveals that teachers already have good experience and competence because they participate in training, study groups, and become speakers in webinars. Teachers understand that differentiated learning is a comfortable teaching and learning activity because it is able to meet the learning needs of students with a variety of characteristics. In its implementation, teachers combine differentiated learning with a TPS-type cooperative learning model so that students' critical thinking skills improve.

The similarity of the research lies in the variables studied, namely differentiated learning as an alternative for improving students' critical thinking skills. Meanwhile, the difference in research is the use of subjects and methods. Previous research used the qualitative method of case studies, while our research used the quantitative method of experiments. The previous research examined the content of social studies, while our research examined fiqh.

Third, research by Umi Muhlisah, Misdalina, and Nila Kesumawati (2023) entitled "The Effect of Differentiated Learning Strategies on the Mathematical Critical and Creative Thinking Skills of High School Students". In the study, the researcher seeks to evaluate the application of differentiated learning to critical and creative thinking skills.

The study used a quantitative method of true experimentation with posttest control only. The results of the study obtained a value of sig. $0.000 < 0.05$ then H_0 is rejected, meaning that there is a significant influence of differentiated learning strategies on students' creative and mathematical critical thinking skills at SMA Negeri 21 Palembang.

The similarity of the research is that they both use differentiated learning variables and critical thinking. While the difference in research is that our research uses quasi experimental with pretest and posttest, while previous research uses true experimental with posttest. In addition, the subject in

the previous research was mathematics while our research was fiqh.

Fourth, research by Dwicky Shandyka and Mujahid Rasyid (2024) with the title "Implementation of Differentiated Learning on the Quality of the Learning Process in PAI Subjects for Grade XI Students at MAN 1 Bandung". In this study, the researcher seeks to reveal logical and accurate information about the truth of the quality of the PAI learning process after differentiated learning is applied. The researcher gives the idea that the implementation of differentiated learning is an effective step to achieve the goal.

A descriptive method of analysis was used in this study. The researcher focuses on the performance of teachers in carrying out the learning process. The results of the study found that there are several steps in implementing differentiated learning, including planning, implementation, and evaluation, which have a good effect on the quality of teaching and learning activities in the content of PAI. This is because teaching and learning activities are carried out in two directions, namely between teachers and students, so that students' potential also develops.

Our research has similarities as well as differences with previous research. The similarity of the research is the independent variable used, namely differentiated learning. The difference is that previous research looked for an effect on the

quality of the learning process with a descriptive analysis method, while our research looked for effectiveness on students' critical thinking skills using quantitative experimental methods.

Fifth, research by Indra Permadi (2023) entitled "The Effectiveness of Differentiated Learning Models on Improving Fiqh Learning Outcomes in Class VIII of SMP Muhammadiyah 3 Kaliwungu Kendal". The study aims to analyze the effectiveness of differentiated learning models in improving the learning outcomes of fiqh content. The results of the study showed that the posttest score of the experimental class was 86.67, while the control class obtained 73.69 with a sig. (2-tailed) < 0.05 .

The similarity of the research is that the learning applied is in the form of differentiated learning learning with quantitative methods of quasy experiment nonequivalent pretest and posttest control. The difference in research is found in the bound variables. The learning outcome variable was used in previous research while the critical thinking ability variable was used in our study.

Sixth, research by Ikka Aprilia Rahmafiani (2023) entitled "The Influence of Scaffolding Learning Strategies on the Thematic Critical Thinking Ability of Class V Students of MI Beji Ungaran". The study aims to show the influence of scaffolding learning on students' thematic critical thinking

skills. The results of the determination coefficient were obtained of 71.74% in the experimental class, while 48.23% in the control class. This means that scaffolding learning has an effect on students' thematic critical thinking skills.

The similarity of the research is the use of variables of critical thinking ability with the quantitative method of quasi experiment the nonequivalent pretest and posttest control. The difference in research lies in the applied learning. Differentiated learning was applied in our research, while scaffolding learning was applied in previous research.

C. Hypothesis

A hypothesis is a provisional conjecture that is proposed to answer the formulation of a research problem. These conjectures are based on supporting theories, while their truth must be tested with data obtained from research.³⁷ Therefore, a hypothesis can be interpreted as the initial answer to the formulation of a problem that needs to be validated. In this study, the hypothesis proposed is:

1. (Ha): Differentiated learning is effective in improving critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang.

³⁷ Sugiyono, *Metode Penelitian Kuantitatif Kualitatif Dan R&D* (Bandung: Alfabeta, 2009).

CHAPTER III

RESEARCH METHODS

A. Types and Approaches of Research

This research takes a quantitative approach with an experimental method, where special treatments are applied to samples to determine the effect.³⁸ This approach was chosen to determine the effectiveness of differentiated learning in improving students' critical thinking skills. This research design is a quasi-experiment, which allows the existence of external factors that affect the variables or experimental conditions because they cannot be fully controlled.³⁹ This design is a nonequivalent control group design, which involves a pretest and posttest in the control and experimental groups.

Tabel 3.1 Form Nonequivalent Control Group Design

Eksperiment	O1	X	O2
Control	O3		O4

Information:

O1: Pretest in the experimental class

O2: Posttest in the experimental class

O3: Pretest in the control class

O4: Posttest on the control class

X: Differentiated learning action

³⁸ Sugiyono, 107.

³⁹ Sandu Siyoto and Ali Sodik, *Dasar Metodologi Penelitian* (Yogyakarta: Literasi Media Publishing, 2015).

B. Time and Place of Research

The research was carried out from November 1 to November 29, 2024, in grade IX in the odd semester of the 2024/2025 academic year. The research took place at MTs Darul Ulum Semarang because it found problems in the fiqh learning process. Teachers only applied the lecture method, which made students more passive and weakened their critical thinking skills. In addition, this location is better equipped to receive and implement differentiated learning for research.

MTs Darul Ulum is one of the A-accredited madrasahs on Jl. Raya Anyar Wates, Ngaliyan, Semarang. This madrasah has a 121233740028 NSM (Madrasah Statistical Number) and NPSN (National School Identification Number) 20364836. As a recognized educational institution, MTs Darul Ulum is committed to providing quality educational services. This madrasah can be contacted via phone number (024)7628212.

C. Research Population and Sample

Population refers to a group of subjects or objects with specific characteristics and qualities that are the focus of the research and are used to conclude. This research collaborated with all grade IX students at MTs Darul Ulum Semarang as a population. The selected sample should be representative of the population so that the conclusions drawn can describe the population. This study collaborated with members of class IX A as an experimental class and members of class IX B as a

control class. The number of samples in each class is 24 students. Sampling was based on the cluster random sampling technique.⁴⁰

D. Research Variables and Indicators

Variables include the values or characteristics of people, objects, organizations, or activities the researcher chooses to analyze and draw conclusions from.⁴¹ In this study, the variables and indicators used are:

1. Independent Variables

Independent variables cause the emergence of dependent (bound) variables.⁴² The independent variable of this study is differentiated learning. The indicators of differentiated learning are:

- a. Content differentiation is related to the material that the teacher wants to teach. To apply content differentiation, high pedagogic competence, and professionalism are needed to choose the right learning materials and media.
- b. Process differentiation is related to teaching and learning activities by students after receiving material from the teacher.

⁴⁰ Ricki Yuliardi and Zuli Nuraeni, *Statistika Penelitian; Plus Tutorial SPSS* (Yogyakarta: Innosain, 2017), 8.

⁴¹ Sugiyono, 61.

⁴² Sugiyono, 61.

- c. Product differentiation relates to outcomes that show how students understand the material, possess knowledge, and master skills after a series of learning processes.

2. Dependent Variables

Dependent variables are variables that are affected by independent variables.⁴³ The dependent variable of this study is the students' critical thinking ability.

The indicators of critical thinking ability are:

- a. Explain simply
- b. Forming basic skills
- c. Making conclusions
- d. Give further explanation
- e. Develop tactics and strategies

E. Data Collection Techniques

The data collection techniques of this research are observation, testing, and documentation.

1. Observation

Observation is one method of data collection that is applied by observing and focusing on certain objects and using all senses as an auxiliary tool. This study uses active participation observation, which means that the researcher enters into the daily activities of the person being observed

⁴³ Sugiyono, 61.

so that the person feels the experience and dynamics.⁴⁴ The observation carried out was a fiqh teaching and learning activity in grade IX MTs Darul Ulum Semarang to obtain data on student activities, involvement in the learning process, and critical thinking during the learning process.

2. Test

The test in this research is carried out through two stages: pretest and posttest. The pretest was conducted to obtain data on students' critical thinking skills before obtaining action. A posttest is conducted to determine the results after implementing differentiated learning actions. The test instrument used is multiple-choice questions designed according to indicators.

3. Documentation

Documentation is carried out by collecting and analyzing written, drawn, and digital documents, which are used to support the research data.

F. Data Analysis Techniques

1. Analysis of Research Instruments

This research instrument is a multiple-choice test to measure students' critical thinking skills. The same questions will be distributed to samples in the pretest and posttest. The test instrument to be used must undergo a trial

⁴⁴ Sugiyono.

first. It will be tested in class IX C. The test of this question is analyzed through validity tests, reliability tests, difficulty levels, and differentiation to find out whether the questions have met good criteria.

a. Validity Test

The validity test was carried out by measuring the research instrument to obtain a validity category. If the instrument is declared valid, it has successfully measured something to be measured so that it can be used to collect data. The level of validity of the instrument describes the degree to which the data obtained does not deviate from the expected picture of the variables studied.

This study's validity test uses the product moment correlation technique. The correlation results were analyzed by comparing the critical value of 0.05 (5%) or 0.01 (1%). The instrument is declared valid if the $r_{count} \geq r_{table}$.⁴⁵ The validity test can be analyzed through the SPSS application as follows:

- 1) Add data on the *Data View* page.
- 2) Select *Analyze > Correlate > Bivariate* on the menu.
- 3) Redirect all variables to the *variables column*.

⁴⁵ Yuliardi and Nuraeni, 93.

- 4) Click *Pearson* on *Correlation Coefficients* and click *Two-Tailed* on *Test of Significance*.
- 5) Click OK so that the SPSS calculation analysis appears.

The criteria for determining the magnitude of the correlation coefficient or the level of validity of the instrument are as follows:

Table 3.2 Instrument Validity Level Criteria

Rcount	Criteria
0,80 – 1,00	Very High
0,60 – 0,79	High
0,40 – 0,59	Enough
0,20 – 0,39	Low
0,00 – 0,19	Invalid or low

(Source: *Endang Widi Winarni, 2018: 136*)

b. Reliability Test

Reliability is the reliability or proficiency of a research instrument. If the instrument is declared reliable, it can be used several times in similar studies, and the data produced is relatively similar. Reliability can be analyzed through the SPSS application with the *Cronbach Alpha* formula. With a significant level = 0.05, the instrument is declared reliable if $r_{count} > r_{table}$.⁴⁶ Reliability tests can be analyzed through the SPSS application as follows:

⁴⁶ Yuliardi and Nuraeni, 102.

- 1) Add data on the *Data View* page.
- 2) Select *Analyze > Scale > Reliability Analysis* on the menu.
- 3) Add all variables to the *items* column except the total score.
- 4) Pada *Statistics*, klik *item*, *scale*, dan *scale if item deleted*.
- 5) Select OK so that *the output reliability statistics* appear.

As for determining the level of reliability of the instrument, namely:

Table 3.3 Instrument Reliability Level Criteria

R	Criteria
R < 0.19	Very Low
0.20 < R < 0.39	Low
0.40 < R < 0.69	Enough
0.70 < R < 0.89	High
0.90 < R < 1.00	Very High

(Source : *Suherman, 2003 : 139*)

c. Difficulty Level

The difficulty level is determined by each question item's difficulty, moderate, or easy group. The formula used to calculate the difficulty level is:⁴⁷

$$P = \frac{B}{JS}$$

⁴⁷ Endang Widi Winarni, *Teori Dan Praktik Penelitian Kuantitatif, Kualitatif, PTK, R&D* (Jakarta: Bumi Aksara, 2018).

Information:

P: Difficulty index

B: Number of students who gave the correct answer

JS: Number of students taking the test

In addition, the difficulty level can also be obtained through the SPSS application as follows:

- 1) Add data on the *Data View* page.
- 2) Klik *Analyze > Descriptive Statistics > Frequencies*.
- 3) In *Statistics*, select *the mean* and *maximum*.
- 4) Select OK so that the statistics results appear.

The difficulty index can be determined through the following table:

Table 3.4 Difficulty Index of Question Items Level Criteria

P value	Criteria
0,0 – 0,30	Difficult
0,31 – 0,70	Medium
0,71 – 1,00	Easy

(Source: Endang Widi Winarni, 2018: 136)

d. Power of Difference

Differentiation is the ability of tests or questions to group respondents into upper or smart groups and lower or less intelligent groups. The following formula can be used to calculate the power of difference.

$$D = \frac{JBA}{JA} - \frac{JBB}{JB}$$

Information:

D: Power of difference

JA: Number of students in the upper group

JB: Number of students in the lower group

JBA: Number of students in the upper group with correct answers

JBB: Number of students in the lower group with correct answers

In addition, the difference can be analyzed from the output of SPSS on Item-Total Statistics, which is Corrected Item-Total Correlation. The criteria for the level of differential power can be determined based on the following table.

Table 3.5 Different Power Levels Criteria

Grade D	Criterion
0,0 – 0,20	Bad
0,21 – 0,40	Enough
0,41 – 0,70	Good
0,71 – 1,00	Very good

(Source: Endang Widi Winarni, 2018: 136)

2. Statistical Analysis Prerequisite Test

a. Normality Test

The normality test is a step to ensure that the basic assumptions are met before parametric statistical

analysis. Its purpose is to analyze the distribution of data in a population and determine whether it is normal or abnormal. The normality of data can be obtained through *the Kolmogorov-Smirnov test* or *the Saphiro-Wilk test*. When $sig. > 0.05$, then the data is normally distributed.⁴⁸

The normality test can be analyzed through the SPSS application as follows:

- 1) Fill *the View Variable* with *the result* and *class*.
 - 2) As a result, both sample classes' *pretest* and *posttest values* are added and coded as *classes* in the *Data View*.
 - 3) Pilih *Analyze > Descriptive Statistic > Explore*.
 - 4) Toggle the result variable to the *Dependent List box*, then switch the class variable to the *Factor List box*.
 - 5) Select *Plots*, select *Normality Plots With Test*, and select *Continue*, OK.
- b. Homogeneity Test

Homogeneity tests show that the analyzed data come from populations with similar or not too different. If, based on the Mean Homogeneity of

⁴⁸ Yuliardi and Nuraeni, 113.

Variances, the value of *sig.* > 0.05, the data is homogeneous.⁴⁹

The homogeneity test can be analyzed through the application of SPSS as follows:

- 1) Fill *the View Variable* with *the result* and *class*.
- 2) Add both sample classes' *pretest* or *posttest* values and code them as *classes* in the *Data View*.
- 3) Pilih *Analyze > Compare Means > One-Way ANOVA*
- 4) Redirect the result variable to the *Dependent List* column while the class variable to the *Factor List column*.
- 5) Click *Options*, click *Homogeneity of Variances*, and click *Continue, OK*.

3. Hypothesis Testing

a. N-Gain Test

N-Gain was carried out to determine the improvement of critical thinking skills before and after taking action.

$$(g) = \frac{\text{posttest score} - \text{pretest score}}{\text{maximum score} - \text{pretest score}}$$

⁴⁹ Yuliardi and Nuraeni, 125.

The criteria for the Gain value are as follows:

Table 3.6 N-Gain Criteria

Gain Score	Criteria
$g \geq 0,7$	High
$0,3 \leq g < 0,7$	Medium
$g < 0,3$	Low

(Source: Hake, 1999)

b. Independent Sample t-Test

Independent samples t-test were conducted to prove the statement of a difference between the average values of the two sample groups. The basis for decision-making in the *independent sample t-test* is as follows:⁵⁰

- 1) If the sig. (2-tailed) $< 0,05$, then H_a is accepted, meaning there is a difference in students' average critical thinking skills.

Independent samples t-test can be analyzed using the SPSS application as follows:

- 1) Fill *the View Variable* with *the result* and *class*.
- 2) As a result, the experimental and control classes' posttest values and *classes* are added to the *Data View*.
- 3) Pilih *Analyze > Compare Means > Independent Samples T Test*.

⁵⁰ Yuliardi and Nuraeni, 211.

- 4) Toggle the result variable in the *Test Variable* column while the class variable in the *Grouping Variable* column.
 - 5) Select *Define Groups*, *Group 1*, fill in with the number 1; *Group 2*, fill in with the number 2, and select *Continue*, OK.
4. Achievement of Critical Thinking Skills Indicators

The formula used to calculate the percentage of achievement of critical thinking skills indicators is as follows:

$$P = \frac{R}{SM} \times 100$$

Information:

P: Percent sought

R: The score obtained by the student

SM: Maximum Score

The criteria for achieving critical thinking skills can be determined based on the following table.

Table 3.7 Critical Thinking Categories

P value	Category
81 – 100	Excellent
61 – 80	Good
41 – 60	Enough
21 – 40	Less
0 – 20	Very Less

(Source: Arikunto, 2012)

CHAPTER IV

DATA DESCRIPTION AND ANALYSIS

A. Data Description

1. General Data

MTs Darul Ulum is a school with A accreditation located on Jl. Raya Anyar RT 07 RW 02, Wates, Ngaliyan, Semarang. The institution was founded in 1985 by religious leaders and local communities and officially began operating on May 19, 1990, based on notary deed number 43 (Mohamad et al., SH). The management period is regulated in the institution's deeds and AD/ART, with five years for each period. It is now headed by M. Abdul Hadi, M. S. I., and assisted by 17 teachers.

The vision of MTs Darul Ulum is the realization of a generation of knowledgeable, skilled, morally good Muslims who have a future. The mission of MTs Darul Ulum includes producing a generation that is insightful and understands *ahlussunah wal jamaah*, educating the lives of believers and piety, and helping people in the Semarang area to succeed in compulsory 12-year education.

MTs Darul Ulum has successfully attracted several students with different numbers every year. MTs Darul Ulum has 273 students, with details for four class VII groups, four class VIII groups, and three class IX groups. MTs Darul Ulum has various facilities to support learning,

such as a library, computer laboratory, and UKS. The curriculum used for grades VII and VIII is the Independent Curriculum, while for grade IX is the 2013 Curriculum.

2. Special Data

The research was conducted to determine the effectiveness of differentiated learning to improve critical thinking skills in fiqh subjects. The design of this study is a quasi-experiment with class IX A as the experimental class and class IX B as the control class. Both class samples were tested using multiple choice in the pretest and posttest with different actions. Experimental classroom actions are in the form of differentiated learning, while control class actions are in the form of classical learning or lectures. This research was applied to learning materials about the Prohibition of Riba, which was held in two meetings. Material on the meaning, law, and types of riba was delivered at the first meeting, then continued with material on interest in banking, how to avoid usury, and the wisdom of the prohibition of riba was delivered at the second meeting.

In the experimental class, learning is structured based on a differentiated approach, which includes differentiation of content, processes, and products. This study's differentiation was based on the prevalence of learning styles. Teachers have conducted student learning style tests

through questionnaires before teaching and learning activities.

The learning process involves the preliminary, core, and closing stages. In the preliminary stage, the teacher asks a trigger question to determine the student's initial knowledge and stimulate curiosity about the material presented. Then, the teacher encourages the students and conveys the learning objectives.

The core stage in the experimental class is divided into three parts. *First*, content differentiation is carried out by showing PPT through laptops to meet the needs of visual students, lectures and presentations to meet the needs of auditory students, and riba simulations to meet the needs of kinesthetic students. *Second*, process differentiation is done with group activities based on learning styles. The visual group was asked to summarize the material creatively, for example, mind mapping. In this process, students are invited to analyze appropriate material and design a summary creatively. The auditory group was presented with a problem regarding usury; students were asked to analyze the types of riba and how to avoid usury. This process invites students to solve problems by discussing together and then presenting. The kinesthetic group was asked to make a mini-drama script about an example of riba and then simulate it. *Third*, product differentiation is

carried out by presenting group results. The visual group presented the results of mind mapping, the auditory group presented the results of problem analysis, and the kinesthetic group practiced drama. Each student is allowed to give feedback and correct the learning outcomes of other groups.

The core activity in the control class applies classical learning, namely lectures. The teacher gives an explanation orally, and then students can note the important points conveyed. During the learning process, students are welcome to ask questions if an explanation needs to be understood to make the classroom atmosphere more interactive.

Finally, the closing stage is carried out by making a material conclusion. Then, reflection is done to find obstacles or difficulties during the learning process as evaluation material.

Data on students' critical thinking skills were obtained by pretest and posttest processes carried out before and after the learning process.

Table 4.1 Pretest and Posttest Score

	Pretest		Posttest	
	Experiment	Control	Eksperiment	Control
Total score	1648	1534	2080	1740
Mean	69	64	87	73
Median	68	68	88	74
Standar Deviation	12	12	8	11
Max score	88	80	100	84
Min score	36	32	72	52

B. Data Analysis

1. Test Instrument

a. Validity Test

This study tested the validity through the IBM 25 SPSS application obtained from respondents outside the research sample, namely class IX C with 24 students. The question is declared valid if it is at *a* significant level of 0.05, $r_{count} > r_{table}$. N in this study is 24, then the r_{table} value is 0.404.

Table 4.2 Validity Test Result

No.	Validity Test			Validity Test
	r_{count}	r_{table}	Information	
1	0.592	0.404	Valid	Enough
2	0.464	0.404	Valid	Enough
3	0.703	0.404	Valid	High
4	0.171	0.404	Invalid	Invalid
5	0.434	0.404	Valid	Enough
6	0.446	0.404	Valid	Enough
7	0.554	0.404	Valid	Enough
8	0.542	0.404	Valid	Enough
9	0.422	0.404	Valid	Enough

10	0.479	0.404	Valid	Enough
11	0.478	0.404	Valid	Enough
12	0.529	0.404	Valid	Enough
13	0.464	0.404	Valid	Enough
14	0.448	0.404	Valid	Enough
15	0.438	0.404	Valid	Enough
16	0.574	0.404	Valid	Enough
17	0.104	0.404	Invalid	Invalid
18	0.484	0.404	Valid	Enough
19	0.504	0.404	Valid	Enough
20	0.494	0.404	Valid	Enough
21	0.594	0.404	Valid	Enough
22	0.496	0.404	Valid	Enough
23	0.467	0.404	Valid	Enough
24	0.434	0.404	Valid	Enough
25	0.582	0.404	Valid	Enough

b. Reliability Test

The *Alpha Cronbach* formula in IBM 25 SPSS calculates the question item. The question is declared reliable if the $r_{count} > r_{table}$ with α significant level of 0.05. The reliability test results showed a r_{count} value of 0.852, meaning that the $r_{count} > r_{table}$ or $0.852 > 0.404$, so the problem is reliable with a high level of reliability.

Table 4.3 Reliability Test Result

Reliability Statistics	
Cronbach's Alpha	N of Items
0.852	25

c. Difficulty Level

This study's difficulty level was calculated through the IBM SPSS 25 application. Based on the calculation results:

Table 4.4 Difficulty Level Result

Question Number	Question Item Difficulty Level	
	Calculation Value	Classification
1	0,7083	Easy
2	0,4583	Medium
3	0,7500	Easy
4	0,7083	Easy
5	0,9167	Easy
6	0,3750	Medium
7	0,2083	Difficult
8	0,5417	Medium
9	0,5000	Medium
10	0,3750	Medium
11	0,5417	Medium
12	0,6667	Medium
13	0,7500	Easy
14	0,8750	Easy
15	0,5000	Medium
16	0,7500	Easy
17	0,5833	Medium
18	0,3333	Medium
19	0,7917	Easy
20	0,5417	Medium
21	0,1667	Difficult
22	0,4583	Medium
23	0,3333	Medium
24	0,9167	Easy
25	0,7917	Easy

Of the 25 questions analyzed, 40% (10 questions) were in the easy category, 52% (13 questions) were in the medium category, and 8% (2 questions) were in the difficult category. Overall, the distribution of the difficulty level of the questions is quite good, with the majority of questions being in the medium category.

d. Power of Difference

This study calculates the power of difference through the IBM SPSS 25 application.

Table 4.5 Power of Difference Result

Question Number	Power of Difference	
	Coefficient	Information
1	0,531	Good
2	0,384	Enough
3	0,657	Good
4	0,086	Bad
5	0,390	Enough
6	0,367	Enough
7	0,497	Good
8	0,470	Good
9	0,339	Enough
10	0,403	Enough
11	0,400	Enough
12	0,459	Good
13	0,395	Enough
14	0,396	Enough
15	0,356	Enough
16	0,515	Good
17	0,009	Bad
18	0,410	Good

19	0,442	Good
20	0,417	Good
21	0,545	Good
22	0,419	Good
23	0,392	Enough
24	0,390	Enough
25	0,527	Good

Of the 25 questions analyzed, 48% (12 questions) were in the good category, 44% (11 questions) were in the sufficient category, and 8% (2 questions) were in the bad category. Most questions are in the good and sufficient category so that test instruments can be used. The questions with the bad category need to be revised or discarded.

2. Statistical Analysis Prerequisite Test
 - a. Normality Test

This study tested normality through IBM 25 SPSS with *the Saphiro-Wilk Test* because the number of samples was small. The data is declared to be normally distributed if the P value is > 0.05 .

Figure 4.1 Tests of Normality

		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
Kelas		Statistic	df	Sig.	Statistic	df	Sig.
Hasil	Pretest Kelas Eksperimen	.108	24	.200*	.953	24	.321
	Pretest Kelas Kontrol	.138	24	.200*	.946	24	.221
	Posttest Kelas Eksperimen	.150	24	.175	.954	24	.335
	Posttest Kelas Kontrol	.118	24	.200*	.961	24	.463

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Because the P value > 0.05 for all data (pretest and posttest), all data in the experimental and control classes were declared to be normally distributed, making them eligible for parametric statistical analysis.

b. Homogeneity Test

The homogeneity test in this study uses *the One Way Anova* test with the help of SPSS IBM 25. Homogeneous data is if the P value is > 0.05 . Based on the calculation, the pretest results:

Figure 4.2 Tests of Pretest Homogeneity

		Test of Homogeneity of Variances			
		Levene Statistic	df1	df2	Sig.
Hasil	Based on Mean	.672	1	46	.416
	Based on Median	.446	1	46	.508
	Based on Median and with adjusted df	.446	1	45.559	.508
	Based on trimmed mean	.530	1	46	.470

The posttest results:

Figure 4.3 Tests of Posttest Homogeneity

		Test of Homogeneity of Variances			
		Levene Statistic	df1	df2	Sig.
Hasil	Based on Mean	3.594	1	46	.064
	Based on Median	3.654	1	46	.062
	Based on Median and with adjusted df	3.654	1	45.477	.062
	Based on trimmed mean	3.586	1	46	.065

Since the P value was > 0.05 for all data (pretest and posttest), all variances in the experimental and control classes were declared homogeneous.

3. Hypothesis Testing

a. N-Gain

The average N-Gain score to determine the improvement of critical skills through the IBM 25 SPSS is as follows:

Table 4.6 N-Gain Score

Class	N-Gain
Experiment	0,6075
Control	0,2490

Based on the table above, it is known that the N-Gain value of the experimental class of 0.6075 is in the medium category, while the N-Gain value of the control class of 0.2490 is in the low category. This means that the experimental class with differentiated learning showed a higher improvement in critical thinking skills compared to the control class.

b. *Independent Sample T-Test*

The hypothesis test of this research was through *an independent sample t-test* with SPSS IBM 25. Based on the calculation results:

Figure 4.4 Independent Samples Test

		Independent Samples Test				
		Levene's Test for Equality of Variances				
		F	Sig.	t	df	Sig. (2-tailed)
Hasil	Equal variances assumed	3.594	.064	5.201	46	.000
	Equal variances not assumed			5.201	42.514	.000

The above data shows that *Sig. (2-tailed)* < a significance level of 0.05 or $0.000 < 0.05$, then H_a is accepted. Furthermore, judging from the *t*count value of 5.201, the *t*count > *t*table ($5.201 > 2.012$), then H_a is accepted. H_a accepted means that a significant average difference was found between the experimental class and the control class.

The analysis results showed a significant difference in students' critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang. The experimental class with differentiated learning showed better results than the control class that used classical learning. Thus, it can be decided that differentiated learning effectively improves critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang.

4. Achievement of Critical Thinking Skills Indicators

The results of the achievement of the critical thinking indicator in percent in the experimental class are as follows:

Table 4.7 Percentage of Achievement of Critical Thinking Skills Indicators in Experimental Class

Indikator	%	%
	Pretest	Posttest
Giving a simple explanation	74	86
Build basic skills	88	97
Conclude	49	76
Give further explanation	67	91
Establishing strategies and tactics	52	83
Average	66	87

The table above shows that there is an improvement in each indicator of critical thinking skills. The order of indicators of the most significant improvement was establishing strategies and tactics (31%), conclude (27%), give further explanations (24%), giving simple explanations (12%), and build basic skills (10%). The average achievement of indicators when the pretest is in the good category (66%) increased at the time of the posttest, which is in the excellent category (87%).

Table 4.8 Percentage of Achievement of Critical Thinking Skills Indicators of Control Class

Indikator	%	
	Pretest	Posttest
Giving a simple explanation	71	80
Build basic skills	83	88
Conclude	34	54
Give further explanation	59	70
Establishing strategies and tactics	52	60
Average	60	70

The table above shows an improvement in each indicator of critical thinking ability. The order of indicators of the most significant increase was to conclude (20%), give further explanation (11%), giving simple explanation (9%), establishing strategy and tactics (8%), and build basic skills (5%). The average achievement of indicators when the pretest is in the enough category (60%) increases during the posttest in the good category (70%).

5. Discussion

Students must have the knowledge and skills to live increasingly complex and dynamic lives.⁵¹ Students must be active critical thinkers by comparing information, evaluating various claims, and deciding reasonably.⁵² Students who have the habit of thinking, such as analyzing, interpreting, solving problems, and reasoning, are more

⁵¹ Partnership for 21 st Century Skills.

⁵² National Education Association, *Preparing 21st-Century Students for a Global Society* (Amerika Serikat: National Education Association, 2011).

crucial in determining success.⁵³ Therefore, this study aims to determine the effectiveness of differentiated learning to improve students' critical thinking skills.

Differentiated learning is carried out in terms of learning styles in terms of content, process, and product aspects. Teachers design activities that can meet the needs of visual, auditory, and kinesthetic students. This learning is in line with Tomlinson's theory that teaching and learning activities must be designed to meet the needs of each student because each student's level of readiness, interests, and learning profiles are different. That way, students will be more concerned about their learning activities because they feel accepted and confident in their abilities.⁵⁴ Research by Nancy and Roger also states that understanding learning styles and their role in the learning process is a key component of effective learning.⁵⁵

Teachers deliver material with PPT and book media (visual), presentations and lectures (auditory), and simulations (kinesthetic). Teachers design the learning process in groups by making resumes such as mind

⁵³ D. T Conley, *Toward a More Comprehensive Conception of College Readiness, Epic: Educational Policy Improvement Center* (Eugene, 2007).

⁵⁴ Carol Ann Tomlinson, 'Invitations to Learn', *Educational Leadership*, 60.1 (2002), 6–10.

⁵⁵ Nancy Csapo and Roger Hayen, 'The Role of Learning Styles in the Teaching/Learning Process', *Issues In Information Systems*, VII.1 (2006), 129.

mapping (visual), problem discussion (auditory), and mini-drama scripts (kinesthetic). Then, the learning results are obtained based on the group's results. Through diverse learning experiences and interactions, students build their own understanding. Piaget's cognitive theory supports this.⁵⁶

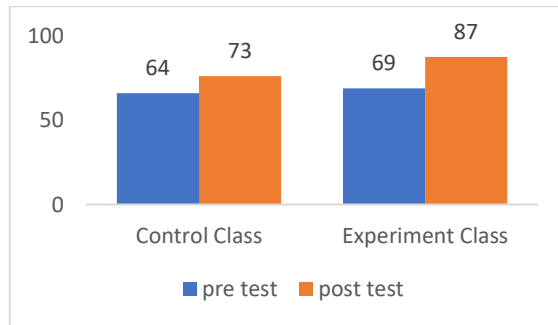
Table 4.1 showed that the experimental class's average posttest score was 87 while the control class was 73, so it was concluded that $87 > 73$ means that the average posttest score of the experimental class was higher than that of the control class. Furthermore, it is reviewed from the t_{count} value of 5.201 because the t_{count} value $>$ t_{table} ($5.201 > 2.012$), H_a is accepted. Then, based on the P value of 0.000, because $0.000 < 0.05$, H_a is accepted, so the conclusion is that there is a significant difference between the average of the experimental class and the control class.

Based on the statistical analysis results above, differentiated learning has been proven to improve students' critical thinking skills. This is in line with the NSW Department of Education, which states that differentiation in the classroom is effective in achieving High Potential Gifted Education (HPGE) in students, such as critical thinking through opportunities to analyze,

⁵⁶ Piaget.

evaluate, create, and reflect.⁵⁷ Naomi and Putri's research found that differentiated learning can improve critical thinking skills because the process meets the indicators of critical thinking skills.⁵⁸

Figure 4.5 Average Critical Thinking Skills Score



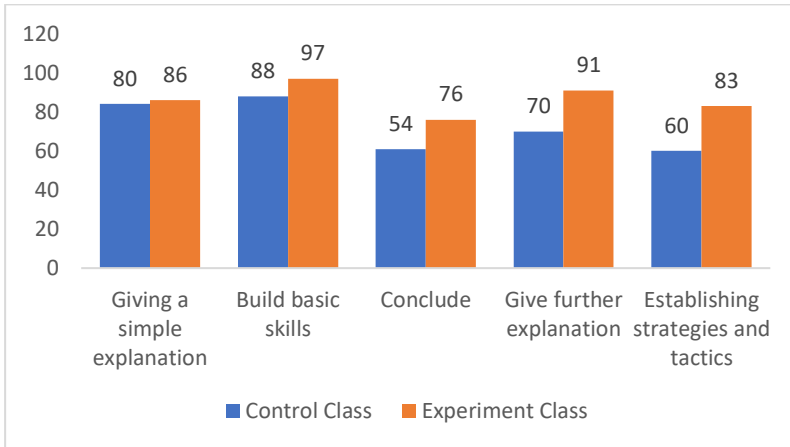
Based on Table 4.1, a graph is obtained as in the figure above which shows that the application of differentiated learning positively improves students' critical thinking skills. Critical thinking skills in the experimental class increased by 18 points, while in the control class, they increased by 9 points. The difference in improvement between the experimental and control classes was 9 points. This is in line with research by Umi Muhlisah, Misdalina, and Nila Kesumawati, which shows that critical thinking skills have improved in the experimental class compared to

⁵⁷ NSW Department of Education, *Differentiated Learning*, NSW Government, 2023.

⁵⁸ Naomi Marcella Sulisty Putri and Putri Rachmadyanti, 'Analisis Pembelajaran Berdiferensiasi Untuk Meningkatkan Keterampilan Berpikir Kritis Pada Muatan IPS SD', *JPGSD*, 12.1 (2024), 1–15.

the control class with the application of differentiated learning.⁵⁹ The research by Tuti Nur Rohma shows that critical thinking skills in cycle I have increased in cycle II with the application of differentiated learning.⁶⁰

Figure 4.6 Percentage of Achievement of Critical Thinking Indicators



Based on table 4.7 and 4.8, a graph is obtained as in the figure above which shows that there is an improvement in each indicator of critical thinking skills in both the experimental and control classes. However, it can be found

⁵⁹ Umi Muhlisah, Misdaliana Misdaliana, and Nila Kesumawati, 'Pengaruh Strategi Pembelajaran Berdiferensiasi Terhadap Kemampuan Berpikir Kritis Dan Kreatif Matematis Siswa SMA', *Jurnal Cendekia : Jurnal Pendidikan Matematika*, 7.3 (2023), 2793–2803.

⁶⁰ Tuti Nur Rohmah, 'Penerapan Pembelajaran Berdiferensiasi Kurikulum Merdeka Dalam Meningkatkan Kemampuan Berpikir Kritis Siswa Pada Mata Pelajaran Pendidikan Agama Islam Di Kelas VII SMPN 23 Kota Tangerang' (Universitas Islam Negeri Syarif Hidayatullah Jakarta, 2024).

that the percentage of improvement in critical thinking skills in the experimental class is higher than that of the control class. The average result of the percentage of critical thinking skills in the control class was 70%, while the experimental class was 87%. Therefore, differentiated learning is more effective in improving critical thinking skills than classical learning in the form of lectures.

The first indicator, to give a simple explanation, includes analyzing questions, arguments, and statements, and asking questions and answering clarifications. The achievement percentage of the first indicator in the experimental class was very good (86%), and the control class was good (80%). Students in the experimental class can answer correctly better when analyzing the meaning of usury, the negative impact of usury, responding to usury, the wisdom of the prohibition of usury, describing the reasons for the haram of usury, and evaluating the wisdom of the prohibition of usury. The data proved that the ability of the experimental class students to provide simple explanations was better than that of the control class. This is because the material presented in differentiated learning adjusts learning styles and uses concrete problems so that it helps simplify concepts and can provide straightforward explanations.

The second indicator, build basic skills, includes examining reference sources and identifying observation results. The percentage of achievement of the second indicator in the experimental class (97%) and the control class (88%) was very good. Students in the experimental class can answer correctly better when reviewing information sources in postulates and hadith to analyze the research results on riba. The data proved that the ability of the experimental class students to form basic skills was better than that of the control class. This is because teachers provide materials from various learning sources in differentiated learning and ask students to identify relevant sources.

The third indicator, conclude, includes deduction, induction, and determining the results of consideration. The achievement percentage of the third indicator in the experimental class was good (76%), and the control class was sufficient (54%). Students in the experimental class can answer better when concluding, examining the types of riba, and comparing conventional and sharia banks through various considerations. The data proved that the ability of the experimental class students to make conclusions was better than that of the control class. This is because differentiated learning is done by discussing so students can combine perspectives to make conclusions.

The fourth indicator, give further explanation, includes term definition, consideration, and assumption identification. The achievement percentage of the fourth indicator in the experimental class was very good (91%), and the control class was good (70%). Students in the experimental class can answer better when defining the term on the type of riba. The data proved that the ability of the experimental class students to make advanced explanations was better than that of the control class. This is because students are taught to relate basic concepts with information and other additional theories in differentiated learning. Students are also asked to make a drama about riba, which can channel assumptions and theories through various considerations.

The fifth indicator, which sets strategies and tactics, includes deciding actions and interacting with others. The achievement percentage of the fifth indicator in the experimental class was very good (83%), and the control class was sufficient (60%). Students in the experimental class can answer better when determining actions to avoid usury. The data proved that the ability of the experimental class students to set strategies and tactics was better than that of the control class. This is because differentiated learning involves solving problems so that students are

trained to face certain situations that require specific tactics or strategies.

Based on the above information, critical thinking skills improved in the experimental class because the materials, activities, and tasks in differentiated learning were adjusted to individual needs based on learning styles. This approach allowed students to analyze information better and provide explanations simply. This aligns with Astri Setyawati's research, which shows that learning adapted to learning styles can facilitate the development of students' critical thinking skills.⁶¹

Differentiated learning involves concrete problems that help students understand concepts more simply. The challenges are also designed according to students' skill levels, improving their analytical and evaluation problem-solving skills. Through this process, students are encouraged to seek creative and logical solutions and strategies, which contribute to the development of critical thinking. Soleh Hardiyanto revealed that concrete problem-solving can stimulate the brain to continue thinking to a

⁶¹ Astri Setyawati, Ummi Rosyidah, and Dwilita Astuti, 'Kemampuan Berpikir Kritis Matematis Siswa Melalui Model Quantum Learning Berdasarkan Gaya Belajar', *Jurnal Educatio FKIP UNMA*, 8.1 (2022), 313–19.

high level.⁶² Research by Arie Hendra Pranata also supports this. It states that providing various examples of problems can improve students' analytical skills, thereby facilitating the development of critical thinking.⁶³

In addition, differentiated learning also encourages students to re-identify the source of material or information so that students can choose the correct and relevant information. According to Mauliana Wayudi, the observation and review stage of information helps students gain a better understanding as a basis for knowledge development.⁶⁴ After building initial knowledge, students can combine various perspectives and conclude group discussions.

This group discussion facilitates students' exchange of ideas, asking critical questions, considering other people's arguments, and evaluating information from various points of view. This activity directly stimulates critical thinking skills. The study's results by Widiastuti show that the

⁶² Hadiryanto and Thaib.

⁶³ Arie Hendra Pranata, Bagus Ardi Saputro, and Arri Handayani, 'Pengembangan Modul Ajar Model Pembelajaran Berbasis Masalah Untuk Meningkatkan Keterampilan Berpikir Kritis Siswa Sekolah Dasar', *Didaktik : Jurnal Ilmiah PGSD FKIP Universitas Mandiri*, 9.2 (2023), 971–83.

⁶⁴ Louis Cohen, Lawrence Manion, and Keith Morrison, *Research Methods in Education* (London: Routledge, 2017).

application of discussion can significantly improve students' critical thinking skills.⁶⁵

Differentiated learning also provides opportunities for students to be active through various activities tailored to their learning styles. Students receive knowledge and play a role in analyzing, evaluating, and solving problems. This active involvement not only improves understanding of the material but also trains students to think critically. Research by Soleh and Dina supports the idea that students must take an active role in the learning process in order to think critically.⁶⁶ Likewise, research by Hamdani, Prayitno, and Karyanto revealed that critical thinking can develop through learning that supports students in being active.⁶⁷

C. Research Limitations

Some of the short comings in this study arise due to various limitations faced during the research process, including:

1. Research time limitations

Time constraints are due to the research being conducted near the final semester exam, and grade IX

⁶⁵ W Widiastuti and W Kania, 'Penerapan Metode Diskusi Untuk Meningkatkan Kemampuan Berfikir Kritis Dan Pemecahan Masalah', *Jurnal Pendidikan Ekonomi Indonesia*, 3.1 (2021), 259–64.

⁶⁶ Hadiryanto and Thaib.

⁶⁷ Hamdani M., Prayitno B. A., and Karyanto P., 'Meningkatkan Kemampuan Berpikir Kritis Melalui Metode Eksperimen', *Proceeding Biology Education Conference*, 16.1 (2019), 139–45.

students will focus on the final exam so that the research can be carried out briefly and concisely.

2. Limitations of capabilities

The researcher is aware that the research and thesis writing process has limitations, but the researcher has made maximum efforts to carry out this process based on the theory of knowledge and the guidance of lecturers.

CHAPTER V

CLOSING

A. Conclusion

1. The results of critical thinking in control class that do not apply differentiated learning was 1740 with an average of 73, meaning that students' critical thinking skills were in the good category.
2. The results of critical thinking in experiment class that apply differentiated learning was 2080 with an average of 87, meaning that students' critical thinking skills were in the excellent category.
3. The result of independent sample test, the t_{count} value was 5.201 while the t_{table} was 2.012. This means that $t_{counts} > t_{table}$ ($5,201 > 2,012$). The P value is 0.000 with a significance level of $\alpha = 0.05$. This means that the P value < 0.05 ($0.000 < 0.05$), the decision taken is H_a accepted. H_a accepted means that differentiated learning is effective for improving critical thinking skills in fiqh subjects at MTs Darul Ulum Semarang.

B. Suggestion

Based on the analysis of the research, some of the suggestions provided by the researcher include:

1. In schools, teachers should be trained in the implementation of differentiated learning so that they can do so appropriately.
2. Teachers should be able to implement differentiated learning so that student's needs are met, and their critical thinking skills improve.
3. The next researcher should conduct differentiated learning research on other aspects of diversity, namely student readiness and student interest, so as to provide a more complex analysis of the effectiveness of students' critical thinking skills.

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APPENDIX

Appendix 1: Research Certificate

**YAYASAN PENDIDIKAN ISLAM
MADRASAH TSANAWIYAH “DARUL ULUM”**
Jl. Raya Anyar Wates RT 07 / RW II Ngalyan Kota Semarang Jawa Tengah
Telp. (024) 7628212 Kode Pos 50188

SURAT KETERANGAN
No: 074/D/MTs-DUA/XII/2024

Yang bertanda tangan di bawah ini:

Nama : M. ABDUL HADI, M.S.I
Jabatan : Kepala Sekolah
Unit Kerja : Madrasah Tsanawiyah Darul Ulum
Alamat : Jalan Raya Anyar Wates Ngalyan Kota Semarang
No. Telp. (024)7628212

Menerangkan dengan sesungguhnya bahwa:

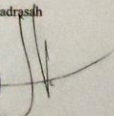

Nama : AULA RIZQI MAHARANI
NIM : 2103016079
Status : Mahasiswa Fakultas Ilmu Tarbiyah dan Keguruan UIN Walisongo
Prodi : Pendidikan Agama Islam

Benar- benar telah melakukan penelitian pada 1 November – 30 November 2024 guna menyusun tugas skripsi dengan judul sebagai berikut:

“Efektivitas Pembelajaran Berdiferensiasi untuk Meningkatkan Kemampuan Berpikir Kritis pada Mata Pelajaran Fikih di MTs Darul Ulum Semarang”

Demikian surat keterangan ini dibuat untuk digunakan sebagaimana semestinya.

Semarang, 3 Desember 2024
Kepala Madrasah



ABDUL HADI, M.S.I

Appendix 2: Test Instrument Grid

No	Critical Thinking Indicators	Critical Thinking Sub Indicators	Learning Indicators	Cognitive Domain	Question Number
1.	Explain simply	Analyze questions, arguments, statements, and ask questions and answer clarifications	Analyzing the meaning of riba	C4	1
			Analyze the law of a transaction	C4	4
			Analyzing the negative impact of riba and the reasons for the prohibition of riba	C4	14, 21
			Analyze the attitude of discipline and caution towards riba	C4	24, 25
			Analyzing the wisdom of the prohibition of riba	C4	19
			Explaining the reasons for the	C4	15

			prohibition of riba		
			Evaluating the wisdom of the prohibition of riba	C5	20
2.	Build basic skills	Examining reference sources	Examining the evidence of the naqli prohibition of usury	C4	2
			Studying the hadith of the prohibition of usury	C4	3
		Identify research results	Analyzing examples of riba	C4	5
3.	Making inferences	Induce	Summing up the advantages of the profit-sharing system	C5	18
			Determining the outcome of the consideration	Examining the types of riba	C4
		Comparing the differences between		C5	16

			conventional banks and Islamic banks		
4.	Making a follow-up explanation	Providing definitions of terms and considerations of a definition	Analyzing the meaning of the types of riba	C4	10, 11, 12, 13
5.	Setting tactics and strategies	Define an action	Evaluating how to avoid riba	C4	22
			Deciding on the right course of action to avoid riba	C5	17, 23

Appendix 3: Test Instruments

Berilah tanda silang (X) pada huruf A, B, C, atau D yang merupakan jawaban yang benar!

1. Seorang pedagang menggunakan sistem bunga dalam jual beli barang dengan anggapan bahwa itu hanya bagian dari keuntungan bisnis. Praktik ini dilarang karena sistem bunga mengandung riba, artinya ...
 - A. Terdapat kekurangan pembayaran dalam jual beli yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
 - B. Terdapat kelebihan atau tambahan pembayaran dalam jual beli yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
 - C. Terdapat kelebihan atau tambahan pengembalian dalam jual beli dari penjual ke pembeli
 - D. Terdapat unsur bagi hasil yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
2. Ayat di atas merupakan potongan QS. Al Imran ayat 130 mengenai larangan riba. Pernyataan berikut yang sesuai dengan kandungan ayat di atas adalah ...
 - A. Perintah untuk tidak mengambil keuntungan berlipat ganda dari pinjaman yang diberikan kepada orang lain

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً

- B. Perintah untuk memberikan pinjaman kepada orang lain dengan mengambil keuntungan berlipat ganda
- C. Perintah untuk berdagang dengan keuntungan berlipat ganda tanpa kesepakatan bersama
- D. Perintah untuk jual beli dengan keuntungan berlipat sesuai dengan kesepakatan bersama
- عَنْ عَبْدِ اللَّهِ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرَّبَا مُؤَكَّلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ
3. Pernyataan berikut yang sesuai dengan hadis di atas adalah ...
- A. Harus saling tolong menolong dalam hal kebaikan
- B. Allah SWT menghalalkan jual beli dan mengharamkan riba
- C. Rasul melaknat siapa pun yang makan riba
- D. Rasul menjanjikan surga bagi orang yang menyayangi anak yatim
4. Andi meminjam uang sebesar Rp1.000.000 kepada Budi dengan syarat mengembalikan Rp1.200.000 setelah satu bulan. Setelah membaca berbagai dalil mengenai riba, Andi mulai berpikir tentang kesahan transaksi tersebut. Berdasarkan hukum Islam, transaksi seperti ini termasuk riba karena adanya tambahan uang yang harus dibayar oleh Andi. Dari kasus tersebut, apakah transaksi ini dibenarkan atau tidak menurut hukum Islam?
- A. Dibenarkan, karena Andi setuju dengan syarat tersebut
- B. Haram, karena ada tambahan yang harus dikembalikan
- C. Halal, selama Andi mampu membayarnya tepat waktu
- D. Sah, karena memenuhi persetujuan kedua belah pihak

5. Siti adalah siswa kelas IX yang sedang melakukan penelitian di lembaga keuangan syariah. Ia mendapatkan orang-orang yang meminjam uang kepada lembaga keuangan syariah, dikenakan biaya administrasi tambahan untuk proses pengurusan. Kemudian Siti teringat kan materi larangan riba. Apakah biaya tambahan tersebut termasuk riba? Mengapa?
- A. Ya, karena semua tambahan uang dalam pinjaman dianggap riba
 - B. Tidak, karena biaya administrasi adalah bentuk biaya layanan
 - C. Ya, karena Siti harus membayar lebih dari jumlah pinjaman
 - D. Tidak, karena biaya administrasi adalah sumbangan sukarela
6. Pak Ahmad membutuhkan uang sebesar Rp5.000.000 sebagai modal usaha toko bahan kue. Pak Ahmad memutuskan untuk pinjam uang di bank konvensional dengan tempo pelunasan selama 1 tahun. Jika jatuh tempo, maka Pak Ahmad dikenai tambahan sebesar 20%. Jenis riba dalam kasus di atas adalah ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
7. Pak Andi adalah seorang pengusaha kecil yang akan membuka usaha roti. Untuk menjalankan usahanya, modal yang dibutuhkan Pak Andi kurang Rp2.000.000. Ia meminjam dari seorang kenalan dengan syarat pengembalian senilai Rp2.300.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah

- B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
8. Budi membeli gadget dengan harga Rp5.000.000 jika dibayar secara tunai. Namun, Budi belum memiliki uang untuk melunasinya sehingga ia memutuskan untuk membeli secara kredit dengan harga Rp6.000.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
9. Ibu Susi ingin pergi liburan ke Singapura. Ia menukarkan uang rupiah ke dollar untuk bertransaksi selama liburan. Ibu Susi memutuskan untuk datang ke tempat penukaran uang dan menukarkan uang senilai Rp1.000.000. Ibu Susi mendapat uang dollar yang jika dirupiahkan menjadi Rp990.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
10. Kiki ingin menjual motornya seharga 18 juta jika dibeli tunai, tapi dijual seharga 20 juta jika dibayar cicil. Jual beli tersebut tidak sah karena mengandung riba yad yaitu ...

- A. Terdapat perbedaan nilai transaksi
 - B. Terdapat perbedaan ukuran
 - C. Terdapat perbedaan jenis barang
 - D. Terdapat hutang
11. Ida ingin menukar kalung dengan berat 1,5 gram di sebuah toko emas. Kalung tersebut ditukar dengan kalung liontin hati sesuai kesukaannya. Namun, ketika ditimbang kalung tersebut memiliki berat 1 gram. Transaksi ini tidak sah karena mengandung riba fadli yaitu ...
- A. Terdapat tambahan pembayaran
 - B. Terdapat kelebihan/perbedaan ukuran
 - C. Terdapat penundaan serah terima barang
 - D. Terdapat jual beli tempo
12. Ibu Tuti terpaksa berhutang Rp300.000 kepada rentenir untuk membayar sekolah anaknya. Ia diberi waktu pelunasan hingga tiga bulan atau hutangnya bertambah menjadi Rp500.000. Utang Piutang di atas tidak sah karena mengandung riba nasiyah yaitu ...
- A. Tambahan hutang karena tidak ada kejelasan waktu pembayaran
 - B. Rentenir merasa kasihan sehingga diberi tambahan waktu pembayaran
 - C. Tambahan hutang karena terdapat perbedaan ukuran
 - D. Tambahan hutang karena adanya tambahan waktu pembayaran yang disyaratkan

13. Pak Rudi memberikan pinjaman kepada tetangganya sebesar Rp2.000.000. Saat pengembalian, Pak Rudi meminta tetangganya untuk menambah Rp200.000 sebagai “tanda terima kasih”. Kasus tersebut mengandung riba qardi, mengapa?
- A. Karena jumlah yang dikembalikan lebih besar dari pinjaman awal
 - B. Karena Pak Rudi tidak mencatat pinjamannya
 - C. Karena tetangganya tidak memiliki uang tambahan
 - D. Karena pinjaman tersebut dilakukan tanpa sepengetahuan keluarganya
14. Sebuah keluarga memiliki pinjaman dengan bunga tinggi dari lembaga keuangan. Setiap bulan, mereka kesulitan memenuhi kebutuhan pokok karena sebagian besar penghasilan mereka digunakan untuk membayar bunga pinjaman. Apa dampak negatif riba yang dirasakan oleh keluarga tersebut jika kondisi ini terus terjadi?
- A. Keluarga akan terbebas dari hutang dalam waktu dekat
 - B. Keluarga akan lebih termotivasi untuk bekerja keras meningkatkan pendapatan
 - C. Keluarga akan semakin miskin dan sengsara karena kesulitan ekonomi
 - D. Keluarga akan menerima banyak bantuan dari lembaga keuangan

15. Islam melarang riba karena menimbulkan akibat-akibat negatif, salah satunya bertentangan dengan prinsip keadilan. Hal tersebut dikarenakan ...

- A. Riba mengharuskan kedua belah pihak untuk membagi keuntungan
- B. Riba memungkinkan pihak yang memiliki harta untuk menindas pihak yang kekurangan
- C. Riba memberikan kesempatan bagi semua orang untuk terlibat dalam transaksi
- D. Riba mendukung perkembangan ekonomi yang lebih cepat

16. Perhatikan pernyataan di bawah ini!

- (1) Bank konvensional menggunakan sistem bunga, sedangkan bank syariah menggunakan sistem bagi hasil
- (2) Bank konvensional fokus pada keuntungan saja, sedangkan bank syariah fokus pada keuntungan dan resiko bersama
- (3) Bank konvensional menghindari unsur riba, sedangkan bank syariah mengizinkan unsur riba
- (4) Bank konvensional beroperasi tanpa memperhatikan prinsip syariah, sedangkan bank syariah mengikuti prinsip syariah

Pernyataan di atas yang merupakan perbedaan antara bank konvensional dan bank syariah adalah ...

- A. (1), (2), dan (3)
- B. (1), (3), dan (4)

C. (1), (2), dan (4)

D. (2), (3), dan (4)

17. Pak Budi memiliki usaha kecil yang sedang berkembang pesat, namun ia memerlukan modal tambahan untuk membeli peralatan baru. Setelah mencari informasi, Pak Budi menemukan beberapa pilihan sumber pendanaan. Salah satunya adalah pinjaman dari bank konvensional, sementara pilihan lain adalah pendanaan pada bank syariah. Pak Budi pun memutuskan untuk membaca lebih lanjut mengenai kedua jenis pinjaman tersebut untuk menentukan mana yang lebih sesuai dengan prinsip Islam. Tindakan apa yang harus dilakukan Pak Budi agar sesuai dengan syariat Islam?

A. Memutuskan untuk melakukan pinjaman di bank konvensional

B. Memutuskan untuk melakukan pinjaman di bank syariah

C. Memutuskan untuk mengambil pinjaman dengan bunga rendah

D. Memutuskan untuk melakukan pinjaman pada rentenir

18. Asma memilih untuk menabung di bank syariah dengan sistem bagi hasil. Dalam beberapa bulan pertama, ia mendapatkan keuntungan yang bervariasi, sesuai dengan hasil usaha bank yang mengelola dana tersebut. Pada bulan berikutnya, ia kembali menerima keuntungan dengan jumlah yang berbeda, tergantung performa usaha bank. Berdasarkan keuntungan yang diterima Asma, manakah kesimpulan yang paling tepat terkait sistem bagi hasil di bank syariah?

A. Bagi hasil memberikan keuntungan tetap bagi Asma

- B. Bagi hasil membuat bank lebih dominan dalam mengambil keputusan
 - C. Bagi hasil tidak lebih stabil dibandingkan sistem bunga
 - D. Bagi hasil memungkinkan keuntungan dan risiko ditanggung bersama
19. Ahmad adalah seorang pemuda yang memulai usaha fotocopy. Ketika usaha Ahmad mulai berkembang, ia membutuhkan tambahan modal untuk membeli peralatan yang lebih bagus. Suatu hari, Ahmad ditawari pinjaman oleh sebuah lembaga keuangan yang menetapkan bunga cukup tinggi. Tawaran tersebut sangat menggiurkan dan dapat membantu usahanya lebih cepat untuk berkembang. Namun, Ahmad teringat akan larangan riba dalam Islam sehingga memutuskan untuk mencari sumber modal lain. Ahmad percaya dengan menjauhi riba akan memberikan keberkahan dan ketenangan dalam menjalankan usahanya.

Apa hikmah yang dapat dipetik dari cerita di atas?

- A. Terhindar dari sifat serakah dan tamak akan harta
 - B. Usaha berjalan lancar, tetapi tidak halal dan tidak berkah
 - C. Mendapat siksa dari Allah SWT
 - D. Mendekatkan diri dari sikap malas bekerja
20. Perhatikan pernyataan di bawah ini!
- (1) Selamat dari siksa Allah SWT
 - (2) Selamat dari sifat serakah terhadap harta
 - (3) Tidak memeras orang miskin

(4) Terjauhan dari sikap malas

Pernyataan di atas yang termasuk hikmah diharamkannya riba bagi rentenir (pemilik uang) adalah ...

A. (1), (2), dan (3)

B. (1), (3), dan (4)

C. (2), (3), dan (4)

D. Semua benar

21. Islam menganggap riba sebagai sesuatu yang dilarang karena dampaknya yang merugikan pada berbagai aspek, terutama bagi pihak peminjam. Seorang peminjam yang meminjam sejumlah uang dari pemberi pinjaman dengan syarat ia harus mengembalikannya dalam jumlah yang lebih besar dari jumlah awal yang dipinjam. Bagi peminjam, tambahan ini menjadi beban yang berat, terutama jika ia tidak memiliki kemampuan ekonomi yang memadai untuk melunasinya. Mengapa Islam melarang praktik riba dalam situasi seperti ini, terutama untuk pihak peminjam?

A. Karena riba membebani peminjam dan menjerumuskan dalam kesulitan ekonomi

B. Karena riba membuat peminjam semakin rajin bekerja untuk melunasi utangnya

C. Karena riba dianggap sebagai cara yang cepat untuk meningkatkan perekonomian

D. Karena riba mendorong orang untuk menabung lebih banyak

22. Perhatikan pernyataan berikut!

- (1) Membiasakan hidup sederhana sesuai kemampuan.
- (2) Bekerja giat untuk memenuhi kebutuhan.
- (3) Apabila terpaksa berhutang, maka berhutang kepada rentenir.
- (4) Pinjam-meminjam dengan tetangga.

Pernyataan di atas yang termasuk cara menghindari riba yaitu ...

- A. (1), (2), dan (3)
 - B. (1), (3), dan (4)
 - C. (2), (3), dan (4)
 - D. (1), (2), dan (4)
23. Seorang teman menawarkan pinjaman dengan syarat harus ada tambahan pengembalian sebesar 10% dari pinjaman awal. Apa yang bisa dilakukan untuk menghindari riba dalam situasi tersebut?
- A. Meminta pengembalian tanpa bunga atau tambahan apapun
 - B. Menyetujui tambahan tersebut sebagai biaya administrasi
 - C. Membayar lebih karena sebagai tanda terima kasih
 - D. Meminjam dari tempat lain yang tidak memberi bunga tinggi

Perhatikan narasi berikut untuk menjawab soal nomor 24 dan 25!

Nina adalah seorang mahasiswi yang tekun bekerja sampingan sebagai kasir rumah makan untuk tambahan uang jajan. Suatu ketika, Nina ingin membeli sebuah laptop untuk menunjang tugas-tugas kuliahnya. Namun, uang hasil tabungannya belum mencukupi untuk membeli laptop tersebut. Nina kemudian mendapat tawaran kredit laptop dengan tambahan bunga dari salah satu toko

elektronik. Namun, Nina merasa ragu untuk mengambil tawaran tersebut karena takut terjebak dalam praktik riba. Akhirnya, Nina memutuskan untuk menabung lebih lama dengan menyisihkan sebagian dari hasil kerjanya setiap pekan hingga tabungannya cukup untuk membeli laptop tersebut secara tunai.

24. Berdasarkan cerita di atas, bagaimana sikap hati-hati yang ditunjukkan Nina terhadap bahaya riba?
- A. Nina membeli laptop secara tunai dengan uang pinjaman rentenir
 - B. Nina membeli laptop secara tunai dengan uang tabungan hasil kerja
 - C. Nina membeli laptop dengan kredit
 - D. Nina membeli laptop menggunakan uang kebutuhan pokoknya
25. Bagaimana sikap disiplin yang Nina tunjukkan agar terhindar dari riba?
- A. Nina meminta uang jajan tambahan kepada orang tua untuk membeli laptop
 - B. Nina menyerah dan tidak jadi membeli laptop
 - C. Nina meminjam uang kepada tetangganya
 - D. Nina tekun dan bekerja keras untuk mendapat uang tambahan

KUNCI JAWABAN

1.	B	6.	A	11.	B	16.	C	21.	A
2.	A	7.	C	12.	D	17.	B	22.	D
3.	C	8.	D	13.	A	18.	D	23.	A
4.	B	9.	B	14.	C	19.	A	24.	B
5.	B	10.	A	15.	B	20.	D	25.	D

Appendix 4: Instrument Validation Sheet

LEMBAR VALIDASI INSTRUMEN

Mata Pelajaran : Fiqh
 Kelas : IX
 Jumlah Soal : 22

Penyusun Soal : AULA RIZQI MAHARANI
 NIM : 2103016079
 Jurusan : Pendidikan Agama Islam

No.	Indikator	Nomor Soal																								
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1.	Soal sesuai dengan indikator	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2.	Materi yang ditanyakan sudah sesuai tujuan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3.	Kesesuaian soal dengan indikator berpikir kritis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4.	Pilihan jawaban homogen dan logis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5.	Hanya ada satu jawaban	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6.	Pokok soal dirumuskan dengan singkat, jelas, dan tegas	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7.	Tiap soal merupakan pernyataan yang diperlukan saja	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Appendix 6: Pretest and Posttest

Berilah tanda silang (X) pada huruf A, B, C, atau D yang merupakan jawaban yang benar!

1. Seorang pedagang menggunakan sistem bunga dalam jual beli barang dengan anggapan bahwa itu hanya bagian dari keuntungan bisnis. Praktik ini dilarang karena sistem bunga mengandung riba, artinya ...
 - A. Terdapat kekurangan pembayaran dalam jual beli yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
 - B. Terdapat kelebihan atau tambahan pembayaran dalam jual beli yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
 - C. Terdapat kelebihan atau tambahan pengembalian dalam jual beli dari penjual ke pembeli
 - D. Terdapat unsur bagi hasil yang disyaratkan sebelumnya bagi salah satu dari dua orang/pihak lain
2. Ayat di atas merupakan potongan QS. Al Imran ayat 130 mengenai larangan riba. Pernyataan berikut yang sesuai dengan kandungan ayat di atas adalah ...
 - A. Perintah untuk tidak mengambil keuntungan berlipat ganda dari pinjaman yang diberikan kepada orang lain

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً

- B. Perintah untuk memberikan pinjaman kepada orang lain dengan mengambil keuntungan berlipat ganda
- C. Perintah untuk berdagang dengan keuntungan berlipat ganda tanpa kesepakatan bersama
- D. Perintah untuk jual beli dengan keuntungan berlipat sesuai dengan kesepakatan bersama
- عَنْ عَبْدِ اللَّهِ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرَّبَا مُؤَكَّلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ
3. Pernyataan berikut yang sesuai dengan hadis di atas adalah ...
- A. Harus saling tolong menolong dalam hal kebaikan
- B. Allah SWT menghalalkan jual beli dan mengharamkan riba
- C. Rasul melaknat siapa pun yang makan riba
- D. Rasul menjanjikan surga bagi orang yang menyayangi anak yatim
4. Siti adalah siswa kelas IX yang sedang melakukan penelitian di lembaga keuangan syariah. Ia mendapatkan orang-orang yang meminjam uang kepada lembaga keuangan syariah, dikenakan biaya administrasi tambahan untuk proses pengurusan. Kemudian Siti teringat kan materi larangan riba. Apakah biaya tambahan tersebut termasuk riba? Mengapa?
- A. Ya, karena semua tambahan uang dalam pinjaman dianggap riba
- B. Tidak, karena biaya administrasi adalah bentuk biaya layanan
- C. Ya, karena Siti harus membayar lebih dari jumlah pinjaman
- D. Tidak, karena biaya administrasi adalah sumbangan sukarela
5. Pak Ahmad membutuhkan uang sebesar Rp5.000.000 sebagai modal usaha toko bahan kue. Pak Ahmad memutuskan untuk

pinjam uang di bank konvensional dengan tempo pelunasan selama 1 tahun. Jika jatuh tempo, maka Pak Ahmad dikenai tambahan sebesar 20%. Jenis riba dalam kasus di atas adalah ...

- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
6. Pak Andi adalah seorang pengusaha kecil yang akan membuka usaha roti. Untuk menjalankan usahanya, modal yang dibutuhkan Pak Andi kurang Rp2.000.000. Ia meminjam dari seorang kenalan dengan syarat pengembalian senilai Rp2.300.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
7. Budi membeli gadget dengan harga Rp5.000.000 jika dibayar secara tunai. Namun, Budi belum memiliki uang untuk melunasinya sehingga ia memutuskan untuk membeli secara kredit dengan harga Rp6.000.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad

8. Ibu Susi ingin pergi liburan ke Singapura. Ia menukarkan uang rupiah ke dollar untuk bertransaksi selama liburan. Ibu Susi memutuskan untuk datang ke tempat penukaran uang dan menukarkan uang senilai Rp1.000.000. Ibu Susi mendapat uang dollar yang jika dirupiahkan menjadi Rp990.000. Kasus tersebut bertentangan dengan hukum Islam karena mengandung riba ...
- A. Riba Nasiah
 - B. Riba Fadli
 - C. Riba Qardi
 - D. Riba Yad
9. Kiki ingin menjual motornya seharga 18 juta jika dibeli tunai, tapi dijual seharga 20 juta jika dibayar cicil. Jual beli tersebut tidak sah karena mengandung riba yad yaitu ...
- A. Terdapat perbedaan nilai transaksi
 - B. Terdapat perbedaan ukuran
 - C. Terdapat perbedaan jenis barang
 - D. Terdapat hutang
10. Ida ingin menukar kalung dengan berat 1,5 gram di sebuah toko emas. Kalung tersebut ditukar dengan kalung liontin hati sesuai kesukaannya. Namun, ketika ditimbang kalung tersebut memiliki berat 1 gram. Transaksi ini tidak sah karena mengandung riba fadli yaitu ...
- A. Terdapat tambahan pembayaran
 - B. Terdapat kelebihan/perbedaan ukuran

- C. Terdapat penundaan serah terima barang
 - D. Terdapat jual beli tempo
11. Ibu Tuti terpaksa berhutang Rp300.000 kepada rentenir untuk membayar sekolah anaknya. Ia diberi waktu pelunasan hingga tiga bulan atau hutangnya bertambah menjadi Rp500.000. Utang Piutang di atas tidak sah karena mengandung riba nasiah yaitu ...
- A. Tambahan hutang karena tidak ada kejelasan waktu pembayaran
 - B. Rentenir merasa kasihan sehingga diberi tambahan waktu pembayaran
 - C. Tambahan hutang karena terdapat perbedaan ukuran
 - D. Tambahan hutang karena adanya tambahan waktu pembayaran yang disyaratkan
12. Pak Rudi memberikan pinjaman kepada tetangganya sebesar Rp2.000.000. Saat pengembalian, Pak Rudi meminta tetangganya untuk menambah Rp200.000 sebagai “tanda terima kasih”. Kasus tersebut mengandung riba qardi, mengapa?
- A. Karena jumlah yang dikembalikan lebih besar dari pinjaman awal
 - B. Karena Pak Rudi tidak mencatat pinjamannya
 - C. Karena tetangganya tidak memiliki uang tambahan
 - D. Karena pinjaman tersebut dilakukan tanpa sepengetahuan keluarganya
13. Sebuah keluarga memiliki pinjaman dengan bunga tinggi dari lembaga keuangan. Setiap bulan, mereka kesulitan memenuhi

kebutuhan pokok karena sebagian besar penghasilan mereka digunakan untuk membayar bunga pinjaman. Apa dampak negatif riba yang dirasakan oleh keluarga tersebut jika kondisi ini terus terjadi?

- A. Keluarga akan terbebas dari hutang dalam waktu dekat
- B. Keluarga akan lebih termotivasi untuk bekerja keras meningkatkan pendapatan
- C. Keluarga akan semakin miskin dan sengsara karena kesulitan ekonomi
- D. Keluarga akan menerima banyak bantuan dari lembaga keuangan

14. Islam melarang riba karena menimbulkan akibat-akibat negatif, salah satunya bertentangan dengan prinsip keadilan. Hal tersebut dikarenakan ...

- A. Riba mengharuskan kedua belah pihak untuk membagi keuntungan
- B. Riba memungkinkan pihak yang memiliki harta untuk menindas pihak yang kekurangan
- C. Riba memberikan kesempatan bagi semua orang untuk terlibat dalam transaksi
- D. Riba mendukung perkembangan ekonomi yang lebih cepat

15. Perhatikan pernyataan di bawah ini!

- 1) Bank konvensional menggunakan sistem bunga, sedangkan bank syariah menggunakan sistem bagi hasil

- 2) Bank konvensional fokus pada keuntungan saja, sedangkan bank syariah fokus pada keuntungan dan resiko bersama
- 3) Bank konvensional menghindari unsur riba, sedangkan bank syariah mengizinkan unsur riba
- 4) Bank konvensional beroperasi tanpa memperhatikan prinsip syariah, sedangkan bank syariah mengikuti prinsip syariah

Pernyataan di atas yang merupakan perbedaan antara bank konvensional dan bank syariah adalah ...

- A. (1), (2), dan (3)
- B. (1), (3), dan (4)
- C. (1), (2), dan (4)
- D. (2), (3), dan (4)

16. Asma memilih untuk menabung di bank syariah dengan sistem bagi hasil. Dalam beberapa bulan pertama, ia mendapatkan keuntungan yang bervariasi, sesuai dengan hasil usaha bank yang mengelola dana tersebut. pada bulan berikutnya, ia kembali menerima keuntungan dengan jumlah yang berbeda, tergantung performa usaha bank. Berdasarkan keuntungan yang diterima Asma, manakah kesimpulan yang paling tepat terkait sistem bagi hasil di bank syariah?

- A. Bagi hasil memberikan keuntungan tetap bagi Asma
- B. Bagi hasil membuat bank lebih dominan dalam mengambil keputusan
- C. Bagi hasil tidak lebih stabil dibandingkan sistem bunga

D. Bagi hasil memungkinkan keuntungan dan risiko ditanggung bersama

17. Ahmad adalah seorang pemuda yang memulai usaha fotocopy. Ketika usaha Ahmad mulai berkembang, ia membutuhkan tambahan modal untuk membeli peralatan yang lebih bagus. Suatu hari, Ahmad ditawarkan pinjaman oleh sebuah lembaga keuangan yang menetapkan bunga cukup tinggi. Tawaran tersebut sangat menggiurkan dan dapat membantu usahanya lebih cepat untuk berkembang. Namun, Ahmad teringat akan larangan riba dalam Islam sehingga memutuskan untuk mencari sumber modal lain. Ahmad percaya dengan menjauhi riba akan memberikan keberkahan dan ketenangan dalam menjalankan usahanya.

Apa hikmah yang dapat dipetik dari cerita di atas?

- A. Terhindar dari sifat serakah dan tamak akan harta
 - B. Usaha berjalan lancar, tetapi tidak halal dan tidak berkah
 - C. Mendapat siksa dari Allah SWT
 - D. Mendekatkan diri dari sikap malas bekerja
18. Perhatikan pernyataan di bawah ini!

- 1) Selamat dari siksa Allah SWT
- 2) Selamat dari sifat serakah terhadap harta
- 3) Tidak memeras orang miskin
- 4) Terjauhkan dari sikap malas

Pernyataan di atas yang termasuk hikmah diharamkannya riba bagi rentenir (pemilik uang) adalah ...

- A. (1), (2), dan (3)
 - B. (1), (3), dan (4)
 - C. (2), (3), dan (4)
 - D. Semua benar
19. Islam menganggap riba sebagai sesuatu yang dilarang karena dampaknya yang merugikan pada berbagai aspek, terutama bagi pihak peminjam. Seorang peminjam yang meminjam sejumlah uang dari pemberi pinjaman dengan syarat ia harus mengembalikannya dalam jumlah yang lebih besar dari jumlah awal yang dipinjam. Bagi peminjam, tambahan ini menjadi beban yang berat, terutama jika ia tidak memiliki kemampuan ekonomi yang memadai untuk melunasinya. Mengapa Islam melarang praktik riba dalam situasi seperti ini, terutama untuk pihak peminjam?
- A. Karena riba membebani peminjam dan menjerumuskan dalam kesulitan ekonomi
 - B. Karena riba membuat peminjam semakin rajin bekerja untuk melunasi utangnya
 - C. Karena riba dianggap sebagai cara yang cepat untuk meningkatkan perekonomian
 - D. Karena riba mendorong orang untuk menabung lebih banyak
20. Perhatikan pernyataan berikut!
- 1) Membiasakan hidup sederhana sesuai kemampuan.
 - 2) Bekerja giat untuk memenuhi kebutuhan.
 - 3) Apabila terpaksa berhutang, maka berhutang kepada rentenir.

4) Pinjam-meminjam dengan tetangga.

Pernyataan di atas yang termasuk cara menghindari riba yaitu ...

- A. (1), (2), dan (3)
 - B. (1), (3), dan (4)
 - C. (2), (3), dan (4)
 - D. (1), (2), dan (4)
21. Seorang teman menawarkan pinjaman dengan syarat harus ada tambahan pengembalian sebesar 10% dari pinjaman awal. Apa yang bisa dilakukan untuk menghindari riba dalam situasi tersebut?
- A. Meminta pengembalian tanpa bunga atau tambahan apapun
 - B. Menyetujui tambahan tersebut sebagai biaya administrasi
 - C. Membayar lebih karena sebagai tanda terima kasih
 - D. Meminjam dari tempat lain yang tidak memberi bunga tinggi

Perhatikan narasi berikut untuk menjawab soal nomor 24 dan 25!

Nina adalah seorang mahasiswi yang tekun bekerja sampingan sebagai kasir rumah makan untuk tambahan uang jajan. Suatu ketika, Nina ingin membeli sebuah laptop untuk menunjang tugas-tugas kuliahnya. Namun, uang hasil tabungannya belum mencukupi untuk membeli laptop tersebut. Nina kemudian mendapat tawaran kredit laptop dengan tambahan bunga dari salah satu toko elektronik. Namun, Nina merasa ragu untuk mengambil tawaran tersebut karena takut terjebak dalam praktik riba. Akhirnya, Nina memutuskan untuk menabung lebih lama dengan menyisihkan

sebagian dari hasil kerjanya setiap pekan hingga tabungannya cukup untuk membeli laptop tersebut secara tunai.

22. Berdasarkan cerita di atas, bagaimana sikap hati-hati yang ditunjukkan Nina terhadap bahaya riba?

- A. Nina membeli laptop secara tunai dengan uang pinjaman rentenir
- B. Nina membeli laptop secara tunai dengan uang tabungan hasil kerja
- C. Nina membeli laptop dengan kredit
- D. Nina membeli laptop menggunakan uang kebutuhan pokoknya

23. Bagaimana sikap disiplin yang Nina tunjukkan agar terhindar dari riba?

- A. Nina meminta uang jajan tambahan kepada orang tua untuk membeli laptop
- B. Nina menyerah dan tidak jadi membeli laptop
- C. Nina meminjam uang kepada tetangganya
- D. Nina tekun dan bekerja keras untuk mendapat uang tambahan

KUNCI JAWABAN

- | | | | | | | | | | |
|----|---|-----|---|-----|---|-----|---|-----|---|
| 1. | B | 6. | C | 11. | D | 16. | D | 21. | A |
| 2. | A | 7. | D | 12. | A | 17. | A | 22. | B |
| 3. | C | 8. | B | 13. | C | 18. | D | 23. | D |
| 4. | B | 9. | A | 14. | B | 19. | A | | |
| 5. | A | 10. | B | 15. | C | 20. | D | | |

Appendix 7: Pretest and Posttest Scores of Experimental Classes

No.	Student Name	Pretest	Posttest
1.	Aan Choirul Shofyan	36	72
2.	Afghan Alfisyah Hafiz	72	96
3.	Aisha Alya Azizah	68	88
4.	Almira Maida Salsabila	76	88
5.	Arina Anafatun Nafisah	76	88
6.	Azzahrotun Khulu Istimak	64	80
7.	Dewi Zahrotun Nafi'ah	60	76
8.	Diyon Ardiansyah	56	80
9.	Elvina Dahayu Pramusita	68	76
10.	Friyanti	64	80
11.	Hasan Fuadi	52	80
12.	Jessica Syawalia S	88	100
13.	Khaelila Fidelya Ardi	68	92
14.	Maulana	64	88
15.	M Abdul Mu'thi	80	96
16.	M Melano	60	76
17.	M Raihan Maulana	76	88
18.	Nasya Nafisa Herdi Pratama	80	96
19.	Ngaliyatul Hasanah	72	84
20.	Putri Yuliani	60	88
21.	Safina Ainiatuzzahroh	80	92
22.	Sofy Nurani Maryanto Putri	64	84
23.	Vinsen Ronalldo	76	92
24.	Yusuf Akbar Perdana	88	100
Total		1648	2080
Mean		69	87
Median		68	88
Standard Deviation		12	8

Appendix 8: Pretest and Posttest Scores of Control Classes

No.	Student Name	Pretest	Posttest
1.	Adelia Rahmadani	64	68
2.	Aghnia Khasih Rahajeng	72	84
3.	Ahmad Qoirul Anwar	56	68
4.	Anisa Nur Rahmadani	68	76
5.	Ardea Pramesty Regita D C	72	84
6.	Azalea Graviendya Sukana	64	80
7.	Carissa Vania Nadine	80	84
8.	Dava Febriansyah	60	68
9.	Fanesa Natania	52	60
10.	Fardhan Arva Saputra	80	84
11.	Fita Prasetya Septi Rahayu	56	60
12.	Irvin Fattah Damaro	52	60
13.	Laila Rahmawati	68	72
14.	Marisa Raya Arzeti	76	84
15.	M Akbar	48	56
16.	M Adonis Abdi Abid	72	80
17.	Naila Umi Khafidzah	68	72
18.	Reysha Fifa Africha	48	52
19.	Seikha Haristatul'ain	68	76
20.	Sinta Naila Nikmah	76	84
21.	Syifa Aulia Putri	56	68
22.	Zainal Ali Rosid	32	56
23.	Vasya Adi Prabowo	76	84
24.	Zaskya Fidya Basay	68	80
Total		1532	1740
Mean		64	73
Median		68	74
Standard Deviation		12	11

Appendix 9: Learning Implementation Plan

RENCANA PELAKSANAAN PEMBELAJARAN (RPP)

Nama Sekolah	: MTs Darul Ulum Semarang
Mata Pelajaran	: Fikih
Kelas/Semester	: IX / Ganjil
Materi Pokok	: Larangan Riba
Alokasi Waktu	: 70 menit

A. Kompetensi Inti (KI)

1. Menghargai dan menghayati ajaran agama yang dianutnya.
2. Menunjukkan perilaku jujur, disiplin, tanggung jawab, peduli (toleran, gotong royong), santun, percaya diri dalam berinteraksi secara efektif dengan lingkungan social dan alam dalam jangkauan pergaulan dan keberadaannya.
3. Memahami dan menerapkan pengetahuan (faktual, konseptual, dan prosedural) berdasarkan rasa ingin tahunya tentang ilmu pengetahuan, teknologi, seni, budaya terkait fenomena dan kejadian tampak mata.
4. Mengolah, menyaji, dan menalar dalam ranah konkret (menggunakan, mengurai, merangkai, memodifikasi, dan membuat) dan ranah abstrak (menulis, membaca, menghitung, menggambar, dan mengarang) sesuai dengan yang dipelajari di sekolah dan sumber lain yang sama dalam sudut pandang/ teori.

B. Kompetensi Dasar (KD) dan Indikator

Kompetensi Dasar	Indikator
1.4 Menghayati hikmah larangan riba dalam muamalah	1.4.1 Meyakini hikmah larangan riba dalam kegiatan muamalah dalam kehidupan sehari-hari 1.4.2 Menunjukkan sikap menjauhi riba dalam muamalah
2.4 Menjalankan sikap hati-hati dan kerja keras	2.4.1 Membiasakan sikap berhati-hati terhadap bahaya riba 2.4.2 Menunjukkan sikap kerja keras dan disiplin dalam bermuamalah untuk menghindari riba
3.4 Menganalisis larangan riba	3.4.1 Menyebutkan pengertian dan dalilnya riba 3.4.2 Mengidentifikasi macam-macam riba 3.4.3 Menganalisis tata cara menghindari riba
4.4 Menyajikan cara menghindari riba	4.4.1 Menyimulasikan praktik riba 4.4.2 Mendemonstrasikan praktik menghindari riba

C. Tujuan Pembelajaran

1. Meyakini hikmah larangan riba dalam kegiatan muamalah dalam kehidupan sehari-hari
2. Menunjukkan sikap menjauhi riba dalam muamalah

3. Membiasakan sikap hati-hati terhadap bahaya riba
4. Menunjukkan sikap kerja keras dan disiplin dalam bermuamalah untuk menghindari riba
5. Menyebutkan pengertian riba
6. Mengidentifikasi macam-macam riba
7. Menganalisis tata cara menghindari riba
8. Menyimulasikan praktik riba
9. Mendemonstrasikan praktik menghindari riba

D. Materi Pembelajaran

1. Pengertian Riba
2. Dasar Hukum Riba
3. Jenis-jenis Riba
4. Bunga dalam Perbankan
5. Cara Menghindari Riba
6. Hikmah Diharamkannya Riba

E. Langkah-Langkah Pembelajaran

No.	Kegiatan	Deskripsi Kegiatan	Alokasi Waktu
1.	Pendahuluan		
	Pendahuluan	1) Guru mengucapkan salam, menyapa, menanyakan kabar, serta memberi semangat peserta didik	10 menit

		<ol style="list-style-type: none"> 2) Guru meminta salah satu peserta didik untuk memimpin doa 3) Guru memeriksa kerapihan berpakaian peserta didik 4) Guru mengecek kehadiran peserta didik 5) Guru menyampaikan tujuan pembelajaran 6) Guru memberikan pertanyaan pemantik terkait materi pembelajaran 	
2.	Kegiatan Inti		
	Berdiferensiasi Konten	<ol style="list-style-type: none"> 1) Guru menyampaikan materi melalui presentasi PPT 2) Peserta didik kinestetik membantu memperagakan macam-macam riba 	50 menit
	Berdiferensiasi Proses	<ol style="list-style-type: none"> 1) Guru mengelompokkan peserta didik secara fleksibel disesuaikan dengan gaya belajar visual, auditori, dan kinestetik 2) Kelompok visual: membuat mind mapping 	

		<p>3) Kelompok auditori: diberikan suatu permasalahan, peserta didik berdiskusi untuk memecahkan masalah tersebut</p> <p>4) Kelompok kinestetik: membuat naskah mini drama tentang riba</p>	
	Berdiferensiasi Produk	<p>1) Kelompok visual: menyajikan hasil mind mapping</p> <p>2) Kelompok auditori: presentasi hasil diskusi</p> <p>3) Kelompok kinestetik: mensimulasikan mini drama</p> <p>4) Peserta didik saling menanggapi pekerjaan kelompok lain</p>	
3.	Penutup		
	Penutup	1) Guru dan peserta didik menyimpulkan materi yang telah disampaikan	10 menit

		<p>2) Guru dan peserta didik melakukan refleksi selama pembelajaran</p> <p>3) Guru mengakiri pembelajaran dengan doa dan salam</p>	
--	--	--	--

F. Penilaian

Aspek yang dinilai:

- A. Sikap (afektif): pengamatan
- B. Pengetahuan (kognitif): hasil produk pembelajaran dan tes
- C. Keterampilan (psikomotorik): pengamatan kinerja selama berkelompok

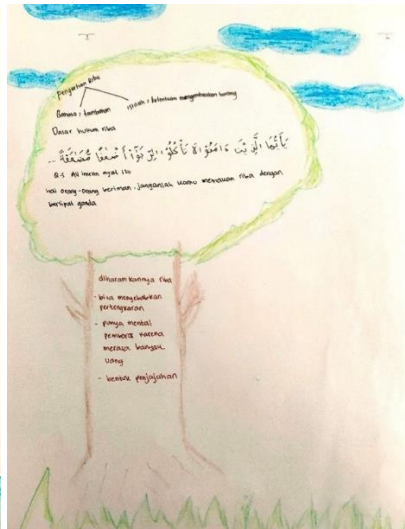
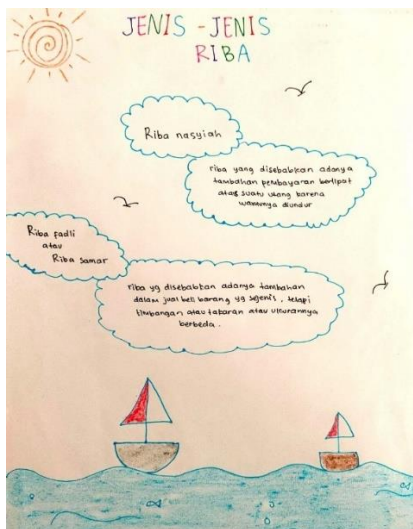
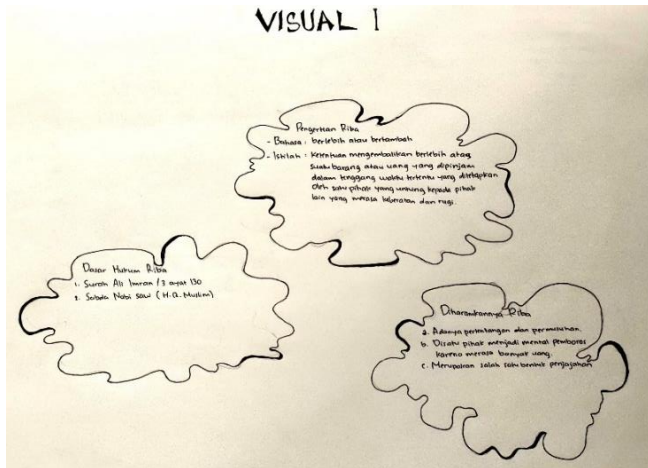
Mengetahui,
Guru Fikih

Selasa, 31 Oktober 2024
Peneliti

Suryadi M. Mansur

Aula Rizqi Maharani

Appendix 10: Aspects of Differentiated Learning Product Results



MACAM - MACAM RIBA

Riba nasyiah

Riba nasyiah adalah riba yang di sebabkan adanya tambahan pembayaran berlipat dari waktu ke waktu karena waktu-nya di undur.

Riba Fadli

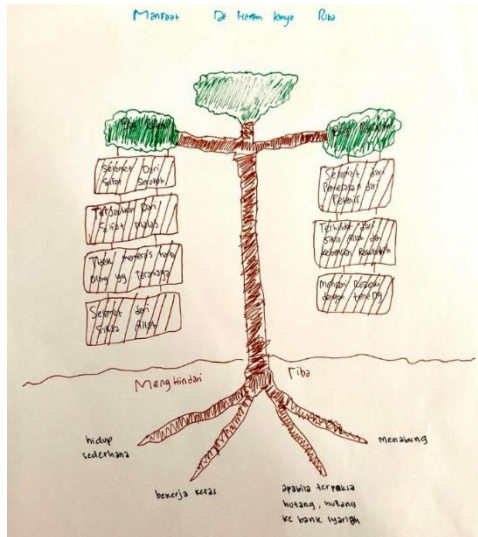
Riba fadli atau riba samar, yaitu riba yang disebabkan adanya tambahan dalam jual beli barang yang sejenis, tetapi timbangan atau takaran atau ukurannya berbeda.

fiqh

komplek uisui !!!

- ▶ Menurut Islamitasari Riba:
 - Bagi Rentenir (pinjol uang)
 - Tidak bertukar anjaya yaitu numerasi orang miskin dan kaum lemah.
 - Selayak dan siswa merasa Allah out dan kebencian Rasulullah saw.
- Bagi Pemegang (Orang Lemah)
 - Sama dan pemerasan dan anjaya dari para Rentenir
 - Tersebar dari siswa merasa Allah out dan kebencian Rasulullah saw.
- Bagi kedua. Boleh pinjol (Rentenir dan Pemegang) antara Rentenir dan pemegang.

- ▶ Menghindari Riba
 - Biasakan hidup sederhana
 - Berusaha giat untuk memenuhi kebutuhan
 - Apabila terpaksa pinjol hutang
 - Jumlah berhubungan pinjam - meminjam.



KELOMPOK AUDITORI I

Siti ingin membeli sepeda motor seharga Rp20.000.000 secara tunai. Namun, ia belum memiliki uang yang cukup sehingga memilih skema kredit dengan harga Rp25.000.000 selama dua tahun. Setiap bulan, Siti harus membayar cicilan dengan total tambahan Rp 5.000.000.

Analisislah praktik riba di atas! Tentukan jenis riba dan cara yang tepat untuk menghindari praktik riba dalam transaksi tersebut! Kemudian presentasikan!

Jenis riba itu adalah riba yad. Alasannya karena ada perbedaan nilai jual beli antara harga tunai dan harga kredit.

Harga motor secara tunai adalah 20.000.000, harga secara kredit adalah 25.000.000. Ada perbedaan sebesar 5.000.000

Cara menghindarinya :

- mencari toko lain yang tidak ada ribanya
- membeli motor lain yang sesuai uang
- menabung dulu agar bisa beli motor secara tunai

KELOMPOK AUDITORI II

Pak Ahmad membutuhkan uang sebesar Rp10.000.000 sebagai modal usaha barunya. Pak Ahmad memutuskan untuk pinjam uang di bank konvensional dengan tempo pelunasan selama 1 tahun. Jika jatuh tempo, maka Pak Ahmad dikenai tambahan sebesar 20%.

Analisislah praktik riba di atas! Tentukan jenis riba dan cara yang tepat untuk menghindari praktik riba dalam transaksi tersebut! Kemudian presentasikan!

Kasus itu contoh riba naiah karena ada tempo pemayanan dengan tambahan 20%. Kalau Pak Ahmad tidak bisa melunasi selama 1 tahun, maka hitungannya bertambah 20%. Transaksi tersebut merupakan riba, cara menghindari praktik riba tersebut adalah pinjam uang di bank syariah yang menggunakan prinsip Islam

kelompok kinastatik

Shaddam : Kas, Aku nyieuh duitmu !
Akasya : piro dam ?
Shaddam : Rp ~~20000~~ 20k
Akasya : Ijo, balekene kapan ?
Shaddam : dino reba
Akasya : tari Nambah jo !!
Shaddam : Nambah oPo e ?
Akasya : duit to ja
Akadya : Polokoe Nambah 5k
Akasya : kunkel ~~to~~ dino reba !
Shaddam : kok ngunu ?
Akasya : Ah, Pokok man
Shaddam : wui termasuk riba to kas !
Akasya : Yawes 20k wae

Appendix 11: Student Test Answer Sheet

LEMBAR JAWAB SISWA

INSTRUMEN PRE TEST FIKIH MATERI LARANGAN RIBA

Nama : Aisha Alya Azizah
Kelas : IX A
Nomor Presensi : 3

68

1.	A	B	C	D
2.	A	B	C	D
3.	A	B	C	D
4.	A	B	C	D
5.	A	B	C	D
6.	A	B	C	D
7.	A	B	C	D
8.	A	B	C	D
9.	A	B	C	D
10.	A	B	C	D

11.	A	B	C	D
12.	A	B	C	D
13.	A	B	C	D
14.	A	B	C	D
15.	A	B	C	D
16.	A	B	C	D
17.	A	B	C	D
18.	A	B	C	D
19.	A	B	C	D
20.	A	B	C	D

21.	A	B	C	D
22.	A	B	C	D
23.	A	B	C	D

LEMBAR JAWAB SISWA
INSTRUMEN POST TEST FIKIH MATERI LARANGAN RIBA

Nama	: Yusuf Akbar Perdana
Kelas	: 1X A
Nomor Presensi	: 24

60

1.	A	<input checked="" type="checkbox"/>	C	D
2.	<input checked="" type="checkbox"/>	B	C	D
3.	A	B	<input checked="" type="checkbox"/>	D
4.	A	<input checked="" type="checkbox"/>	C	D
5.	<input checked="" type="checkbox"/>	B	C	D
6.	A	B	<input checked="" type="checkbox"/>	D
7.	A	B	C	<input checked="" type="checkbox"/>
8.	A	<input checked="" type="checkbox"/>	C	D
9.	<input checked="" type="checkbox"/>	B	C	D
10.	A	<input checked="" type="checkbox"/>	C	D

11.	A	B	C	<input checked="" type="checkbox"/>
12.	<input checked="" type="checkbox"/>	B	C	D
13.	A	B	<input checked="" type="checkbox"/>	D
14.	A	<input checked="" type="checkbox"/>	C	D
15.	A	B	<input checked="" type="checkbox"/>	D
16.	A	B	C	<input checked="" type="checkbox"/>
17.	<input checked="" type="checkbox"/>	B	C	D
18.	A	B	C	<input checked="" type="checkbox"/>
19.	<input checked="" type="checkbox"/>	B	C	D
20.	A	B	C	<input checked="" type="checkbox"/>

21.	<input checked="" type="checkbox"/>	B	C	D
22.	A	<input checked="" type="checkbox"/>	C	D
23.	A	B	C	<input checked="" type="checkbox"/>

LEMBAR JAWAB SISWA
INSTRUMEN PRE TEST FIKIH MATERI LARANGAN RIBA

Nama	: Adia Rahmadani
Kelas	: 7B
Nomor Presensi	: 1

64

1.	A	B	C	D
2.	A	B	C	D
3.	A	B	C	D
4.	A	B	C	D
5. ✓	A	B	C	D
6. ✓	A	B	C	D
7. ✓	A	B	C	D
8. ✓	A	B	C	D
9. ✓	A	B	C	D
10. ✓	A	B	C	D

11.	A	B	C	D
12.	A	B	C	D
13.	A	B	C	D
14.	A	B	C	D
15.	A	B	C	D
16.	A	B	C	D
17. ✓	A	B	C	D
18.	A	B	C	D
19.	A	B	C	D
20. ✓	A	B	C	D

21.	A	B	C	D
22.	A	B	C	D
23.	A	B	C	D

LEMBAR JAWAB SISWA
INSTRUMEN POST TEST FIKIH MATERI LARANGAN RIBA

Nama : aghnia Khasih rahajeng
Kelas : IX b
Nomor Presensi : 2

84

1.	A	X	C	D
2.	X	B	C	D
3.	A	B	X	D
4.	A	X	C	D
5.	A	B	C	X
6.	A	B	X	D
7.	X	B	C	D
8.	A	X	C	D
9.	X	B	C	D
10.	A	X	C	D

11.	X	B	C	D
12.	X	B	C	D
13.	A	B	X	D
14.	A	X	C	D
15.	A	B	C	D
16.	A	B	C	X
17.	X	B	C	D
18.	A	B	C	X
19.	X	B	C	D
20.	A	B	C	X

21.	A	X	C	D
22.	A	X	C	D
23.	A	B	C	X

Appendix 12: Documentation of the Learning Process





CURRICULUM VITAE

A. Personal Data

1. Name : Aula Rizqi Maharani
2. Place and Date of Birth : Tegal, September 13th, 2003
3. Address : Tembok Lor, Adiwerna,
Tegal
HP : 085642072212
E-mail : aulamaharani80@gmail.com

B. Educational Background

1. Formal Education
 - a. MI Islamiyah Tembok Lor 2009 - 2014
 - b. MTs Darul Mujahadah 2015 - 2017
 - c. SMA Negeri 3 Slawi 2018 – 2020
2. Non-formal Education
 - a. Darul Mujahadah Boarding School 2015 – 2017
 - b. Ibnu Hadjar Boarding School 2021 - 2022