

**THE ENGLISH PROFICIENCY OF THE ISLAMIC BANKING
STUDENTS OF IAIN TULUNGAGUNG**

THESIS



**BY
NARVI EKA WAHYUNI
12203173158**

**ENGLISH EDUCATION DEPARTMENT
FACULTY OF TARBIYAH AND TEACHER TRAINING
STATE ISLAMIC UNIVERSITY (UIN)
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THESIS

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BY

NARVI EKA WAHYUNI

12203173158

**ENGLISH EDUCATION DEPARTMENT
FACULTY OF TARBIYAH AND TEACHER TRAINING
STATE ISLAMIC UNIVERSITY (UIN)
OF TULUNGAGUNG**

2021

DECLARATION OF AUTHORSHIP

Name : Narvi Eka Wahyuni
Place, Date of Birth : Trenggalek, 09th of June 1999
Address : RT.01/RW.01, Ds. Barang, Kec. Panggul, Kab. Trenggalek
Department : State Islamic University of Sayyid Ali Rahmatullah
Tulungagung
Program : Tadris Bahasa Inggris (TBI)
Registered Number : 12203173158
Religion : Islam

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Tulungagung, December 28th 2021

The Researcher,



NARVI EKA WAHYUNI

NIM. 12203173158

ADVISOR'S APPROVAL SHEET

This is to certify that the *Sarjana* thesis of Narvi Eka Wahyuni. Student Registered Number 12203173158 entitled "*The English Proficiency of the Islamic Banking Students of IAIN Tulungagung*" has been approved by the thesis advisor for further approval by the Board of Examiners.

Tulungagung, December 30th 2021

Advisor,



Dr. Hj. Nanik Sri Rahayu, M.Pd.

NIP. 197507072003122 002

Approved by,

The Head of English Education Department



Dr. H. Nursamsu, S.Pd.I., M.Pd.

NIP. 19780204 200901 1003

THE BOARD OF EXAMINERS' APPROVAL SHEET

**“THE ENGLISH PROFICIENCY OF THE ISLAMIC BANKING
STUDENTS OF IAIN TULUNGAGUNG”**

Written by:

NARVI EKA WAHYUNI (12203173158)

Has been maintained in front of the board of examiners at January, 10th 2022
and has been approved as the requirement for the degree of *Sarjana Pendidikan*
in English Education Department.

Board Examiner

Signature

Chair:

Dr. Sukarsono, M.Pd
NIP.19710514200501100



Main Examiner,

Dr. Muh. Basuni, M.pd
NIP.197803122003121001



Secretary,

Dr. Hj. Nanik Sri Rahayu, M.Pd.
NIP.197507072003122002



Approved by,

The Dean of Faculty of Tarbiyah and Teacher Training
IAIN Tulungagung



Prof. Dr. Hj. Binti Maunah, M.Pd.I.
NIP.196509031998032001



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
SAYYID ALI RAHMATULLAH TULUNGAGUNG
UPT PERPUSTAKAAN**

Jalan Mayor Sujadi Timur Nomor 46 Tulungagung - Jawa Timur 66221
Telepon: (0355) 321513 Website: www.perpustakaan.uinsatu.ac.id

SURAT PERNYATAAN KESEDIAAN PUBLIKASI KARYA ILMIAH

Saya yang bertanda tangan dibawah ini:

Nama : HARVI EKA WAHYUNI
NIM : 12203173158
Jurusan : TADRIS BAHASA INGGRIS
Fakultas : FAKULTAS TARBİYAH DAN ILMU KEGURUAN
Jenis Karya Ilmiah : SKRIPSI

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