

CHAPTER IV

RESEARCH FINDING AND DISCUSSION

In this chapter, the researcher presents the result of the findings and the discussion of the students' difficulties in answering TOEP testat Islamic Banking Program of IAIN Tulungagung.

A. Research Finding

Table 4.1 TOEP score Islamic Banking students (Class A)

No.	Name	Score			Total Score
		Listening	SWE	Reading	
1.	YANUAR MILA PRATIWI	41	31	31	343
2.	EKA PUTRI RAHMADANI	32	40	37	363
3.	AJENG DWI FEBIOLA	24	20	29	243
4.	MESYTA NUR SOFIANA	37	33	38	360
5.	DEVI AYUGI RUKMANA	41	29	29	330
6.	HANIDA TRIANA RAHMA	48	35	35	393
7.	AYU RUCHMANA	37	38	39	380
8.	ELOK DURROTUL HIKMAH	32	40	38	367
9.	FATHIYYATUN NURONIYYAH	43	36	41	400
10.	KHASIFAH ANGGRAINI	41	29	35	350
11.	RIZKA AZZAHRA PUTRI	38	33	35	353
12.	SUCI INDAH SARI	45	25	39	363
13.	INTAN NATASYA HERVIANA	33	35	31	330
14.	SILVI AYU SAFITRI	37	37	36	367
15.	LUTFI ANGGI EKA PUTRI	63	68	66	657
16.	VIANI RODHIYAH	44	37	36	390
17.	NUR AZRIN YUIANI	49	42	44	450
18.	ILMA KUMALASARI	37	27	31	317
19.	FITRI NI'MATUL JANAH	29	31	35	317
20.	INDAH NUR AINI	32	40	42	380
21.	CHUSNUL SALAMAH	41	38	47	420
22.	DEA ISWAHYUNI	35	33	36	347
23.	EVITA AMELIA	37	38	44	397
24.	REFLINA FATIMATUL KUSNA	38	43	37	393
25.	FIFIN NASIROH	38	36	31	350

26.	PUTRI DWI LESTARININGSIH	38	27	39	347
27.	EMILIA MUSTIKANINGSIH	37	38	40	383
28.	DIMAS ASIF NATORY	32	40	32	347
30.	ZULFANA DYAN FEBRIANI	37	31	37	350
31.	ELVY YULIA KUSUMANINGRUM	37	37	32	353
32.	ANDINI YUISTIATIASARI	32	37	38	357
33.	RAMA PRASETYA MAHARDIKA	41	33	39	377
34.	HELDINA DEVITASARI	38	33	40	370

Table 4.1 above shows that there are 34 students who have taken the TOEP test. Based on the TOEP test scores, there were 4 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 30 students.

Table 4.2 TOEP score Islamic Banking students (Class B)

No.	Name	Score			Total Score
		Listening	SWE	Reading	
1.	SABELA SASA PUTRI NABELA	37	36	38	370
2.	LYLIYA NURUL LAILI	35	35	32	340
3.	AJENG FEBRIYANTI	24	20	35	263
4.	HILDA UNI MATUL KIBTIYAH	37	37	31	350
5.	ZAYYINATUL INAYAH	42	23	37	340
6.	SEPTIANA FUJI RAHAYU	41	38	41	400
7.	VIKA MEI PRATIWI	37	33	38	360
8.	WELLYA ARDILLA LARENDA	35	29	38	340
9.	DEVY OKTAVIA PUSPITARINI	37	31	38	353
10.	VITRI ZULVATUL LAILI	38	26	40	347
11.	AHMAD ROYHAN ULIN NUHA	32	27	34	310
12.	M. IRFAN MAULANA	41	40	40	403
13.	AJHIZATULL KHOIROH	24	25	31	267
14.	LULU'ATUL MUNAWAROH	37	26	36	330
15.	IF-FHA ADILIYAN KURNIATA	32	36	36	347
16.	NABILA PRASTIKA SUKMASARI	33	33	30	320
17.	MUHIMMATUN NURIL	37	37	42	387

	FITRIYAH				
18.	RIZKA DWI YUNITA SARI	35	35	35	350
19.	ERNA FITRIANA	37	35	35	357
20.	INTAN PUTRI JUWITA	37	40	35	373
21.	ELLCIA HERDIATI	37	40	36	377
22.	AFIF MUHAMMAD BINTORO	33	33	38	347
23.	BIMA REDASMARA	33	40	46	397
24.	LUTFI ANDRIANI	41	33	39	377
25.	ELY ASTRIA RIZKY	31	36	48	383
26.	ANA MUNTADIROTUS SYAFAAH	32	27	32	303
27.	TRIA RIZKY PURWANITA	33	27	39	330
28.	FITRIA ISMAWARDANI SUWITO	35	26	35	320
30.	LAYLATUL BADRIYAH	37	29	38	347
31.	EMA ARVIAN TAYA	41	44	48	443
32.	SITI NUR ALIFAH	37	40	34	370
33.	ELFINA YULAEHA	37	33	32	340
34.	ANISYA FITRIYAH	38	38	31	357
35.	AHMAD WILDAN ROJAB	47	33	43	410

Table 4.2 above shows that there are 35 students who have taken the TOEP test. Based on the TOEP test scores, there were 4 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 31 students.

Table 4.3 TOEP score Islamic Banking students (Class C)

No.	Name	Score			Total Score
		Listening	SWE	Reading	
1.	EKA ADI SAPUTRA	32	37	41	367
2.	RETNO LAILATUL AZIZAH	45	35	35	383
3.	AGUSTINA TRISNAWATI	33	31	26	300
4.	VINA ROHMATUL UMMAH	37	38	36	370
5.	MIFTAKHUL HUDA	45	40	39	413
6.	KALIMATUZ ZUHROTUL ILMIAH	41	41	36	393
7.	ALFIN NURLAILI	38	35	43	387

8.	AZIZ ARTA NUGROHO	27	27	26	267
9.	HIMATUS SANIYAH	30	41	41	373
10.	WAFIQ ALIFIATI NURUL AINI	46	38	45	430
11.	FITRIANA NUR AZIZAH	37	36	28	337
12.	M HARUN SAFINGI	37	38	42	390
13.	KHOIRUNISA	32	40	41	377
14.	NADA HUSNA ANNISA	45	36	45	420
15.	AZHAR IHSANI	42	35	38	383
16.	KASIYANI	31	29	34	313
17.	ASRUL WULANDARI	42	29	40	370
18.	KHUSNUL MAISAROH	37	40	35	373
19.	DESI HIDAYATI	49	47	37	443
20.	TITIN MUJIATI	37	27	31	317
21.	INTAN JANNATHUL AULIYA'	37	40	35	373
22.	KHUSNUL KHOTIMAH	37	40	40	390
23.	MUHAMMAD MIFTAKHUDDIN ANSHORI	37	36	37	367
24.	IKHZAL WAHYU MAHENDRA	33	26	37	320
25.	LAELI NADIFATUL AYU AISYAH	42	44	36	407
26.	TRI WULAN OKTAFIYANA	32	36	37	350
27.	HANI FITRIAH AGUSTIN	37	33	39	363
28.	EVA A'IMMATUS SHOLIHAH	41	35	31	357
30.	EVI A'IMMATUS SA'DDAH	42	33	32	357
31.	MOH. WISNU FIRMANSYAH	41	38	31	367
32.	DIYAH APRIANI	37	27	41	350
33.	TALITA OKTANIA SARI	35	31	36	340
34.	ENI PURWANTI	38	37	43	393
35.	ARUM KURNIA SARI	35	27	37	330

Table 4.3 above shows that there are 35 students who have taken the TOEP test. Based on the TOEP test scores, there were 5 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 30 students.

Table 4.4 TOEP score Islamic Banking students (Class D)

No.	Name	Score			Total Score
		Listening	SWE	Reading	
1.	NILA MUJIARTI	32	36	38	353
2.	MILA SINTA DEWI	41	31	40	373
3.	FINA MAR'ATUS SOLEKHAH	45	40	50	450
4.	SEPTI NUR WAHYU ANGGRAINI	33	25	40	327
5.	FITRIA CRYSMANICA DWI ANDHANI	37	25	34	320
6.	ALFINA KHOIROH	28	27	27	273
7.	ALFI SAFIRA FITRI	25	25	35	283
8.	RATNA LUFHFIYATUL HANIFAH	41	35	39	383
9.	RIZQI RAMADANI ALKHUAR IZMI	31	35	34	333
10.	INDHA MARETA ELISIAN PUTRI	42	27	36	350
11.	DIMAS PANJI WARDANA	37	40	36	377
12.	FIRDA KARISMA	32	33	32	323
13.	INTAN PERMATASARI	37	38	44	397
14.	SILVIA EKA FANTRISNA	49	35	47	437
15.	RESTU FAJAR MAULIDA	38	35	40	377
16.	NURUL 'AINI	33	40	34	357
17.	RAMANTI MELNIA TRIYOGA NINGSIH	43	35	40	393
18.	NIKYEN EKA ADINDASARI	32	37	36	350
19.	IRMA INTAN SAPUTRI	37	37	34	360
20.	ERYKA AMANDA CAHYANI	33	33	53	397
21.	WULAN NOFITA SARI	38	37	25	333
22.	RINA YUNIARTI	42	35	42	397
23.	ULVA CHOIRINA FATHUR RAHMAH	45	33	42	400
24.	ULVI CHOIRINA FATHUR RAHMAH	43	35	42	400
25.	SINDI MEI INDAHSARI	42	35	35	373
26.	ULFA KHOLIFATUL USNA	37	33	35	350
27.	FITRIA LUZIANA DEWI	31	31	34	320
28.	DEWI CAHYATI	31	35	29	317
30.	TASHA ADITYA AZIZ TRIESITA	46	40	43	430
31.	MOCHAMMAD	37	33	29	330
32.	AISYAH NUR ASIH	41	47	44	440
33.	DEWI SARTIKA	38	35	40	377
34.	HANDA NADHIRA AZMALA	33	37	31	337
35.	TRIWANDA PUTRI ALMAJIDAH	46	37	32	383
36.	RIYA DHOTUL UMMAH	35	38	52	417

Table 4.4 above shows that there are 36 students who have taken the TOEP test. Based on the TOEP test scores, there were 7 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 29 students.

Table 4.5 TOEP score Islamic Banking students (Class E)

No.	Name	Skor			Total Score
		Listening	SWE	Reading	
1.	EVITA CAHYANI PUTRI	37	36	39	373
2.	MEGA ARGALINANDA	33	23	39	317
3.	LESTARI FAHMI FATIMAH	43	37	35	383
4.	NANDA SEPTIANI	35	38	35	360
5.	ISNA IMROATUL MUFIDAH	41	41	42	413
6.	AQILLA SALMA WARDAH	41	36	28	350
7.	KIKY NIA LORENZA	31	43	30	347
8.	MUMARISATUL MILLATI	32	33	27	307
9.	NIA AGUSTINA KURNIAWATI	32	36	27	317
10.	ANGGITA DELLA LESTARI	37	36	34	357
11.	MAYKE ADHIA RAHMAWATI	48	40	43	437
12.	HELMA NURIDA SOFWANA	42	33	35	367
13.	NURMA NIRMALA KUSUMA	41	40	42	410
14.	REZA ELFINA	37	35	38	367
15.	BHERNANDA TRI MULIA AZIZA PUTRI ARTINO	33	37	40	367
16.	DWI SUKMAWATI	38	27	30	317
17.	ERINCA YUNIAVIDA PRATIWI	31	31	35	323
18.	MOCHAMMAD RIKHO BUDISUSILA	37	37	40	380
19.	BETHA RETNO HERMAWATI	37	40	38	383
20.	INTAN NOVALIA PUTRI	41	26	30	323
21.	HENDRA DWI CAHYO	38	31	37	353
22.	RISKI RAMADHANI	38	27	40	350
23.	ENAS SUTIHAT	33	33	34	333
24.	AZHAR MUFATIKHIN	42	36	43	403
25.	ELFANA RAHMA AULIA	35	40	40	383

26.	MUCHAMMAD NUGROHO ANDRY ARNO	32	35	34	337
27.	LULUKIL KHUSNA	37	36	36	363
28.	NUR WAHDAH	41	33	32	353
29.	SINDY AZIZATUL MUNADHOFAH	35	45	43	410
30.	HARISAH AL-ISLAM	47	37	39	410
31.	REKA NANDA AYU CAHYANINGTIYAS SAPUTRI	32	25	30	290
32.	IKA NANING AURI KHOTIMAH	38	31	31	333
33.	RATIH A'YUNISH SHOLIHAH	32	33	41	353
34.	NUFITA IHZA HILIANA	42	36	36	380
35.	YUDHISTIRA DWI ANGELINO	33	23	32	293
36.	VIOLITA ROHMA MAULIDYA	37	40	40	390

Table 4.5 above shows that there are 36 students who have taken the TOEP test. Based on the TOEP test scores, there were 6 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 30 students.

Table 4.6 TOEP score Islamic Banking students (Class F)

No.	Name	Skor			Total Score
		Listening	SWE	Reading	
1.	RICKY VERY KURNIAWAN	33	38	36	357
2.	ANGLING LEUYUSAN	30	29	35	313
3.	TRI NUR KHOFIFA	31	40	31	340
4.	SILVIANA NURITA FEBRIANI	31	31	32	313
5.	MUHAMAD YUSUF ARDIANSYAH	49	40	42	437
6.	ANGGI PUTRI PURYANTI	32	40	30	340
7.	SITI MIFTAKUL ISMA	49	44	42	450
8.	EMILDA OKTANIA	37	40	41	393
9.	ALFIDATUN NADIROH	37	29	30	320
10.	RITA INDARTI	38	33	36	357
11.	FIYYA QURROTU A'YUNIN	30	40	37	357
12.	NUR SAFINA MASKURIN	37	33	34	347
13.	ELIA ANGGRAINI	32	36	32	333

14.	GUNTUR BUYUNG MAHENDRA	28	31	37	320
15.	WIWIN NURCAHYANTI	41	36	36	377
16.	ENGGAR DWI RAHAYUNINGSIH	32	37	38	357
17.	INDAH WIDYANINGSIH	38	31	31	333
18.	NENDEN WINESTI	37	40	32	363
19.	LUKIA SARI NINGRUM	37	37	37	370
20.	TELEGA NURFA RAHIM	38	36	38	373
21.	CHIKA ELWIGUSTINA	35	36	36	357
22.	CHEESARY RATNA GUMILANG	35	31	32	327
23.	ADINDA AGUSTINAYU RIZKYANINGRUM	47	42	46	450
24.	RISKA AVIDAYANTI	35	31	40	353
25.	AGNES DAMAYANTI	37	33	38	360
26.	ALFINA FIRDAUS	37	37	32	353
27.	DEVI SETYAWATI	42	26	34	340
28.	IRVAN MEIDANATA	41	38	28	357
29.	AGUNG KURNIAWAN	32	40	39	370
30.	TOMI AL QORIAJI	35	35	35	350
31.	BAGAS DWI PRASTYO	37	27	28	307
32.	ARNANDHO SANDHI PRADANA	41	26	35	340
33.	ATIKA INDASARI	32	29	36	323
34.	NURIMAM HAQIQI	41	37	32	367
35.	M. JA'FAR ROHMAN	35	27	37	330

Table 4.6 above shows that there are 35 students who have taken the TOEP test. Based on the TOEP test scores, there were 3 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 32 students.

Table 4.7 TOEP score Islamic Banking students (Class G)

No.	Name	Skor			Total Score
		Listening	SWE	Reading	
1.	MUHAMAD FAHMI AZIZUL FARHAN	37	27	34	327
2.	ROSA DAMAYANTI	37	29	34	333

3.	ERA WATI ABDARA	43	31	38	373
4.	RISANDA ACHMAD KHOIUDIN	45	33	37	383
5.	FEBRI WAHYUNINGRUM	37	27	35	330
6.	AINUN NAQIYAH	33	36	42	370
7.	SEVIA ESTRIANI	44	27	38	363
8.	M. HENDRA PRASTIAWAN	41	29	34	347
9.	SEPTIA YULIANI	35	37	38	367
10.	AMELINA VITA GERRINA	31	29	32	307
11.	DEVIA FATMASARI ORENZA	32	38	34	347
12.	DEVI NOVITASARI	41	35	35	370
13.	AZIZI IKMAL RAMADHANI	44	33	38	383
14.	IKA PUTI AGUSTIN	32	35	29	320
15.	RISKA SABILATURROHMAH	33	33	31	323
16.	DODIK RAHMANTO	30	35	37	340
17.	NIA DWI HAPSARI	41	29	35	350
18.	ADELIA SARIMUKTI	32	33	40	350
19.	MAR'A AULIA AZLIZA	45	33	32	367
20.	DWI YULI ASTUTI	32	38	39	363
21.	NUR FITROTUL LAILIN	41	37	43	403
22.	MUHAMMAD RIZA ARDIANSYAH	35	33	37	350
23.	ELCE PEBRIENI	41	36	26	343
24.	RISMA YUNITA SARI	42	31	31	347
25.	MUHAMMAD ULUL AZMI	37	35	35	357
26.	IKA NUR MAHUDAH	35	57	48	467
27.	SOFIA LULUIN NUR HIDAYATI	24	31	32	290
28.	DILA EVRI WARNINGSIH	32	43	48	410
29.	NUR'AIDA FEBRI SEFTALINA	46	37	39	407
30.	KRISMA MARDANI NINGTYAS	35	29	43	357
31.	YOSI DIAN PERTIWI	37	31	38	353
32.	AYU MEI CINTIA HARNANDA	44	23	43	367
33.	MOHAMMAD WAHYUDI	41	38	36	383
34.	RIZQULLAH AFIF PRASTIAN	37	35	36	360
35.	RIA ALFINA PRATIWI	48	44	44	453

Table 4.7 above shows that there are 35 students who have taken the TOEP test. Based on the TOEP test scores, there were 4 students who got scores

more than the minimum score (400). Meanwhile, students who score less than the minimum score are 31 students.

Table 4.8 TOEP score Islamic Banking students (Class H)

No.	Name	Skor			Total Score
		Listening	SWE	Reading	
1.	IKSAS BERIYAN AMSAR	38	35	30	343
2.	ARIJAL KOIRI	33	36	39	360
3.	ALYA PUNGKY	32	27	34	310
4.	RETA EKA SAPUTRI	41	37	37	383
5.	EKI WAHYUNINGTIAS	35	35	42	373
6.	JIHAN AIYSI LATIFAH	37	40	43	400
7.	SULIH RIAN TO	32	37	36	350
8.	FIRA HANDAYANI	51	40	40	437
9.	RINDI SAPRILYAH	32	41	34	357
10.	ALI MUHAMMAD RIZKY	38	33	35	353
11.	DINI CHANDRADEWI	52	46	47	483
12.	NURUL LAILY ABDULLOH PUTRI	35	27	37	330
13.	MIFTAKUL INDAH SARI	41	36	38	383
14.	DONNA AYU WANDIRA	35	40	41	387
15.	MUCHAMMAD DIFA FIQRI FATCHURROZI	33	35	38	353
16.	ROSITA MEI NINDA	24	20	30	247
17.	DONNA AYU WARDANI	35	33	38	353
18.	AHMAD NATAN NAWAWI	37	27	34	327
19.	MOH ROID DIWAN NUKO	37	29	28	313
20.	M. KHOIRUL RIFAI	30	27	35	307
21.	SHOFIA RACHMA PUSPITA	37	31	41	363
22.	RISKA MELIA SUSANTI	33	38	36	357
23.	RIZA TRISNAFI	41	40	43	413
24.	MUHAMMAD AINUN NAJIB	41	30	40	403
25.	CHINDY KARTIKA ANGGIANA	32	36	34	340
26.	PUTRI DHEA ANNISA	46	37	39	407
27.	EGA NUR DWI JAYANTI	35	37	36	360
28.	ANA ZAHROTUL NGAINI	41	27	43	370
29.	NSSA ANGGIE SYAKILLA	41	35	28	347
30.	ELISA ERDHINA	38	29	30	323
31.	IRMA MUFIDAH	50	35	38	410

32.	NAVIRA OKTA ANJANI	44	37	40	403
33.	DELA ARRIDHA PUTRI PRATAMA	38	33	40	370
34.	FARIDA SUKMAWATI	42	35	40	390
35.	RIZKI AGIETA PUTRI	37	40	29	353

Table 4.8 above shows that there are 35 students who have taken the TOEP test. Based on the TOEP test scores, there were 8 students who got scores more than the minimum score (400). Meanwhile, students who score less than the minimum score are 27 students.

So, the results of the TOEP test of Islamic Banking students stated that all Islamic Banking students obtained a TOEP score that was low or less than the minimum value (400), which was 240 students. Meanwhile, for students who scored more than the minimum score (400), there were 39 students. The number of students who obtained a TOEP score more than the minimum value and the most were in class H with 8 students, with scores of 483, 437, 413, 407, 403, and 400. The second is class D with 7 students with grades of 450, 440, 437, 430, 417, and 400 as many as 2 students. The third is class E with 6 students with grades of 437, 413, 410 with 3 students, and 403. Fourth, class C with 5 students with grades 443, 430, 420, 413, and 407. Fifth, class A with 4 students with grades 657, 450, 420 and 400. The sixth is class B, the same as class A with 4 students with grades of 443, 410, 403 and 400. The sixth is class G and also 4 students with grades 453, 410, 407, and 403. Finally namely class F with 3 students with a score of 450 as many as 2 students and 437.

B. Discussion

Based on the analysis of the findings above the data found in this study, the researcher wants to discuss the formulation of the problem in this study and relate it to the theory in chapter II and previous research.

Based on the analysis of the findings above the data found in this study, the researcher wants to discuss the formulation of the problem in this study and relate it to the theory in chapter II and previous research.

Based on the results of the comparison of the TOEP test scores of Islamic banking students, the researchers found that there were still many students who had a low level of understanding in the TOEP test, this was evidenced by the number of students who got a TOEP score less than the minimum value (400). From the 279 students, there are 240 students who have a TOEP score less than the minimum value (400), while for students who have a TOEP score more than the minimum value (400), there are 39 students.

This study confirms previous research from Liyeni Pratiwi's theory (2017), he explains that based on the students' recapitulation score in TOEFL test was poor, by percentage 60% of students include 9 students of fifteen participants are very low understanding, and 40% of students ' include 6 students are low understanding. It means that the students are unfamiliar to do the TOEFL test. This finding is similar to my research, that many students still do not understand the TOEP test or it can be concluded that the English Proficiency of the Islamic Banking of IAIN Tulungagung was poor because many students have low understanding and low scores.