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ESCAPE ROOM: ISLAMIC BANKING CHALLENGE

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ABSTRACT

This paper outlines Escape Room: Islamic Banking Challenge, an interactive and student-centered teaching activity designed to enhance engagement and understanding of Islamic banking education across all levels of students. The activity places students in a simulated crisis, where they act as Shariah advisors working to unlock a bank's system by completing a series of tasks related to Murabahah financing, types of Islamic contracts, relevant Qur'anic and Hadith sources, and Shariah compliance issues. The escape room activity is based on Kolb's Experiential Learning Theory (1984), which emphasizes learning through experience, reflection, conceptualization, and experimentation. As such, this game offers students an opportunity to learn by solving real-world problems rather than passively receiving information from the lecturer. It also allows them to apply theoretical concepts within a contextually relevant scenario. Through this approach, students can connect theory to practice, collaborate with peers, and develop critical thinking skills. The activity is suitable for both traditional physical classroom settings and online platforms, making it adaptable to current teaching methods such as blended learning and Online Distance Learning (ODL). The inclusion of puzzles, numerical tasks, and ethical dilemmas makes the learning process more enjoyable, practical, and experience-based for students.

Keywords: *Islamic banking, experiential learning, Kolb's learning theory, Shariah compliance and gamification*

RESEARCH BACKGROUND

In many classrooms, Islamic banking is still taught using traditional lectures. While this approach delivers the content, it often leaves students feeling passive and disconnected. New concepts learned by them can seem too hard for them to comprehend. As a result, students may struggle to link theory to practice (Sungkawaningrum et al., 2025). Hence, there's growing interest in more hands-on learning approaches like experiential learning. Kolb's Experiential Learning Theory (1984) highlights that learning is most effective through a cycle of experience, reflection, conceptualization and experimentation. Many educators find this method useful because it helps students remember better,

think deeper, and stay motivated (McCarthy & McCarthy, 2006). In addition, gamification in learning has gained its popularity right now. For instance, Dugnol-Menéndez et al. (2021) showed that students in occupational therapy became more motivated and performed better after using escape-room-style tasks. Likewise, Gordillo & López-Fernández (2024) found similar results among software engineering students who learned through virtual escape rooms. One study used Islamic games to teach children about Shariah-compliant banking and the impact of this game was encouraging where students gained a better grasp of the core principles (Sungkawaningrum et al., 2025). Another example by Masood et al. (2024) focused on halal training found that learners not only engaged more but also retained what they learned better. Even so, there's still a missing link. Many tools still fail to connect classroom theory with real-life practice in a deep and meaningful way especially in Islamic banking education. That's where The Escape Room: Islamic Banking Challenge comes in. This initiative blends Kolb's experiential learning cycle with a Shariah-compliant based on game format. The main question is to ask whether this approach is able to improve motivation, teamwork, and real understanding better than the usual lecture method.

PROBLEM STATEMENT

Islamic banking education at the undergraduate level relies heavily on lectures. This approach limits student engagement and real-world application (Masood et al., 2024). Islamic concepts and other Shariah-compliant contracts require not only understanding but also contextual application and ethical reasoning for a better comprehension. Studies have shown that passive learning environments fail to foster critical thinking or long-term retention especially when dealing with subjects that involve complex financial principles and ethical considerations (Dugnol-Menéndez et al., 2021). As a result, many students may graduate without the ability to effectively analyze or apply Islamic banking concepts in professional settings. There is also a growing demand for learning models that align with digital transformation in education. The shift toward blended and online learning especially after the pandemic ends has exposed gaps in interactive content and meaningful student engagement in Islamic finance courses (Sungkawaningrum et al., 2025).

In Islamic education, gamification is not something new anymore but there is limited research on its structured application especially using experiential learning theory in Islamic banking instruction. This study addresses these gaps by introducing and evaluating a gamified escape-room-style learning activity based on Kolb's Experiential Learning Theory. The aim is to determine whether this innovative approach can improve student engagement, understanding, and application of Islamic banking principles in a more interactive and practical learning environment.

THEORETICAL FRAMEWORK

The theoretical framework for this study is based on Kolb's Experiential Learning Theory (1984), which proposes that effective learning is a cyclical process involving four stages:

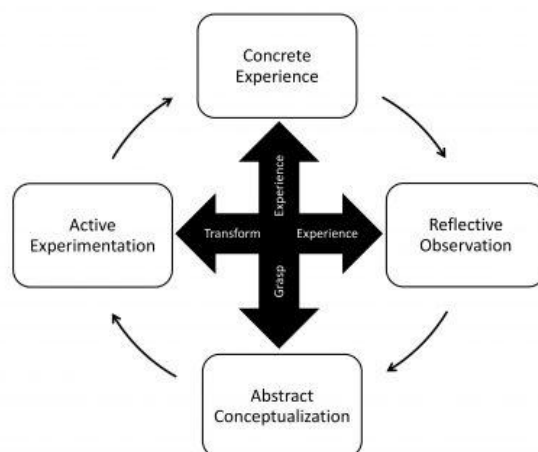


Figure 1.: The Experiential Learning Cycle (Kolb & Kolb, 2017)

1. Concrete Experience – Learning by doing (students participate in an escape room simulation).
2. Reflective Observation – Thinking about what was done (students reflect during and after each task).
3. Abstract Conceptualization – Learning from experience (students link tasks to Islamic banking theories).
4. Active Experimentation – Trying out what was learned (students apply theories to new challenges in the game).

METHODOLOGY

This study uses a research approach that combines both qualitative and quantitative methods. The study examines how the escape room helps students learn Islamic Banking. This approach is chosen because it allows the researcher to collect both numbers and detailed opinions to give a full picture of what is happening during the learning process (Creswell & Plano Clark, 2017). The participants in this study will be undergraduate students who are taking a course in Islamic banking or Islamic finance. The researcher will use purposive sampling, which means selecting students who already have basic knowledge of Islamic finance. This ensure data is relevant (Etikan et al., 2016).

Several tools will be used to collect data. The main tool is the escape room game itself, which is designed to include puzzles and challenges based on real Islamic finance topics. These include contracts like *Murabahah*, *Ijarah*, Islamic financial principles, and Shariah compliance. To measure learning progress, students will take a test before the activity and another test after completing the game. During the game, the researcher will use an observation checklist to see how students work together, think critically, and stay engaged. After the game, students will fill in a questionnaire and take part in group interviews to share their experiences. The study will happen in several stages. First, students will complete the pre-test to check their starting level of knowledge. Then they will play the escape room

game in class or online. After that, they will take the post-test to see how much they have learned. They will also fill in a feedback form and join a group discussion to talk about what they liked or found difficult in the activity. For the analysis, test scores will be compared using simple statistics to find out if there is improvement in students' understanding. The researcher will use a method called paired sample t-test to compare the results before and after the game (Field, 2013). Responses from interviews and open-ended questions will be analyzed using thematic analysis. This helps the researcher find common ideas and themes in what students say (Braun & Clarke, 2006).

EXPECTED FINDINGS AND IMPLICATIONS

Although this study does not include actual results yet, the researcher expects some useful outcomes based on past studies and learning theories. Using Kolb's Experiential Learning Theory, the escape room game is expected to make students more active and interested in learning. When students are involved in solving real problems in a fun way, they tend to understand the subject better and remember it for longer (Dugnol-Menéndez et al., 2021). It is expected that students will gain a better understanding of Islamic finance concepts and how to follow Shariah rules. These ideas can be difficult to learn in normal lectures but become easier when taught through experience and teamwork (Masood et al., 2024). The game will also encourage students to think more deeply and work better in teams since they have to solve problems together within a time limit. Students are also expected to remember what they learned more clearly because they will be actively involved in the learning process. Studies show that students who learn by doing tend to recall information more easily and for a longer time (McCarthy & McCarthy, 2006). In other areas like engineering and medical studies, escape room activities have been shown to increase student motivation and improve learning outcomes (Gordillo & López-Fernández, 2024). This study may also bring benefits to educators and course designers. First, it offers a new way to teach that focuses on the student, not just on lectures. Second, it helps teachers improve their lessons, especially in courses that involve real-life problem solving. Third, it works well in both face-to-face and online classrooms, which is helpful after the pandemic (Sungkawaningrum et al, 2025). The game can also be used as a tool to check what students have learned. Teachers can observe how students apply their knowledge and make decisions during the activity. This helps teachers understand their students' strengths and weaknesses. Finally, the model can be used in other areas of Islamic finance, such as *zakat*, *takaful*, or *waqf* studies.

NOVELTY OF THE STUDY

This study offers something new in the field of Islamic banking education. It introduces a game-based learning model that is designed especially for Islamic finance students. Although escape rooms have been used in other fields like science or management, they are rarely used in Islamic finance. This study not only introduces the idea but also connects it with Kolb's learning theory. This makes the method both creative and grounded in educational research. What makes this study special is how it uses Kolb's four learning stages in a subject like Islamic finance. Usually, Kolb's model is used in engineering or healthcare. This study shows that the model can also help students learn about Islamic principles, ethics,

and contracts. The escape room activity can be used in both classroom and online settings and therefore making it flexible for different teaching needs.

In addition, this is another new idea on how this game can be used for both learning and testing. Students are not just playing a game but are also being evaluated on how well they understand and apply the concepts. Teachers can give quick feedback during the game and help students improve right away. The game also includes situations where students have to think about ethics such as identifying interest-based contracts or judging if a contract follows Shariah. This helps students practice Islamic values in real-life decisions. In short, this study brings a new model for teaching Islamic banking that is fun, useful, and based on theory. It helps students learn better, think critically, and apply Islamic principles in practice. It can be adapted to other Islamic topics and making it valuable to the lecturers.

CONCLUSION AND RECOMMENDATION

Currently, Islamic finance is still taught mostly through lectures. This traditional method helps deliver theoretical foundations, but it does not always engage students or enable them to apply complex contracts in real-life situations (Masood et al., 2024). For subjects that require ethical judgement and critical thinking, passive methods often fall short. In comparison, gamified approaches such as group problem-solving and scenario-based activities have been shown to deepen understanding and improve motivation (Dugdol-Menéndez et al., 2021). The escape room model brings these benefits together. Students are challenged with realistic scenarios, reflect on the outcomes, relate them to Islamic banking concepts, and apply the lessons to new situations. In the process, they also strengthen soft skills which align closely with the objectives of *maqasid al-shariah*. Importantly, this approach is flexible and can be applied in both physical and online settings. In addition, the escape room can also function as a form of assessment. Unlike exams that test memory, it allows lecturers to see how students think, decide, and apply Shariah principles in practice. It could also be extended to other areas such as zakat, takaful, and Islamic capital markets. For this innovation to work well, however, educators need training in gamified learning design along with support and collaboration across institutions. In conclusion, escape rooms are more than entertainment because they connect theory and practice. With the right support, it can become a valuable addition to Islamic finance education.

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