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TRANSFORMING EDUCATION, DRIVING INNOVATION AND
ADVANCING LIFELONG LEARNING FOR EMPOWERED WORLD

i-AQADQUEST

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ABSTRACT

The Islamic banking sector is experiencing rapid growth and is projected to reach a market value of USD 7.7 trillion by 2033. This expansion highlights the urgent need for accessible educational tools to improve understanding of complex Shariah-compliant financial contracts. Traditional methods, such as textbooks and lectures, often lack the engagement and practicality needed to equip learners effectively. To address this gap, i-AqadQuest was developed as an interactive, gamified learning platform designed to simplify Islamic banking concepts for students, professionals, and the public. Built on the ZEP Quiz platform, it transforms learning into a game-based experience using attractive visuals, customizable avatars, interactive quizzes, and real-time feedback. Users engage in a virtual environment, answering questions to progress and receiving immediate corrections that strengthen understanding. The platform encourages active participation and enhances retention of knowledge while fostering a deeper comprehension of Islamic banking. Features such as leaderboards help create a motivating, competitive learning environment. Furthermore, i-AqadQuest is device-friendly, free to access, and requires no registration, making it ideal for individual and classroom use. Beyond improving financial literacy, i-AqadQuest offers a flexible, self-paced learning solution for professionals seeking to stay updated with the industry developments. It holds strong commercial potential for educational institutions, training programs, and community outreach. Future developments may include mobile app integration, expanded content, and additional features to further improve accessibility and enrich the user experience.

Keywords: *Islamic banking, Islamic finance, Gamification, Financial literacy, Interactive learning*

INTRODUCTION

The Islamic banking industry is experiencing significant and sustained growth. Based on data from GlobeNewswire, the market expanded from \$7.16 billion in 2023 to \$7.99 billion in 2024. It is further projected to reach \$3.4 trillion by 2027 and \$7.7 trillion by 2033 (GlobeNewswire, 2025). This upward trend reflects a growing need for employment opportunities and educational resources for the public.

As Islamic banking continues to expand on a global scale, there is an increasing need for effective and accessible methods to comprehend its intricate contracts and financial principles. Conventional educational approaches, such as textbooks and lectures, often fall short in engaging both students and professionals. Additionally, public awareness of Shariah-compliant financial products remains limited.

PROBLEM STATEMENTS AND SOLUTION

Islamic banking contracts and concepts are often challenging to comprehend due to the use of technical terminology and their inherent complexity. Traditional learning approaches, such as textbooks and lectures, tend to be less engaging for students and often fail to equip them with the practical skills needed to apply their knowledge in real-world contexts. Industry practitioners also face difficulties in keeping pace with evolving standards and frequently lack access to flexible and user-friendly learning tools. At the same time, members of the public who are interested in Shariah-compliant finance have limited educational resources to deepen their understanding. Shariah-compliant banking refers to financial transactions that adhere to Islamic principles and conform to established commercial practices in Islamic law (Engku Ali, E.R.A., 2013).

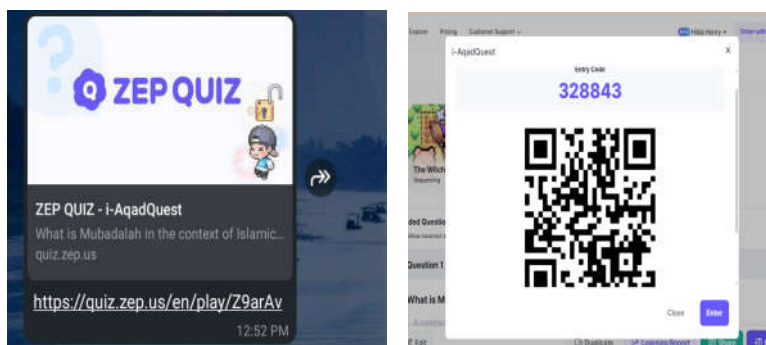
To address these challenges, *i-AqadQuest* was developed as an innovative solution. This interactive, gamified platform aims to simplify the learning of Islamic banking contracts and make the process more engaging and accessible. By combining educational content with game-like elements, *i-AqadQuest* effectively caters to a diverse audience, including students, financial professionals, and the public. The platform provides a dynamic learning experience that not only enhances user engagement but also improves understanding and retention of complex Shariah-compliant financial principles.

METHODS AND MATERIAL

i-AqadQuest is a quiz-based, interactive learning game developed using the ZEP Quiz platform (ZEP, n.d.). It is specifically designed to support users in understanding and mastering Islamic banking contracts and principles through an engaging and enjoyable approach. The ZEP Quiz platform offers a user-friendly experience with free of charge, accessible across various devices, and does not require user registration. ZEP Quiz making *i-AqadQuest* highly suitable for both classroom settings and independent learning. Table 1 below shows the steps for using *i-AqadQuest*:

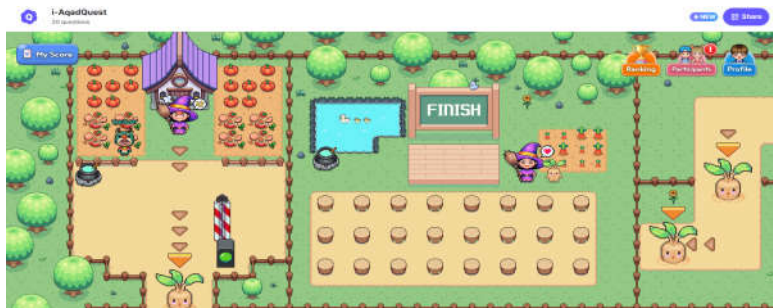
Table 1.: Steps for using *i-AqadQuest*

1.



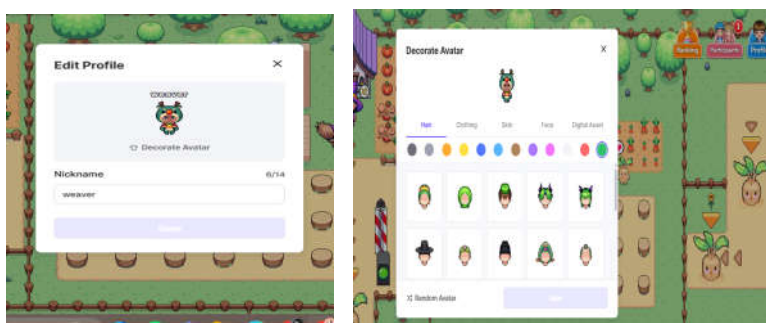
To begin, users can access the game by clicking on the provided link, scanning the QR code, or entering the entry code on the ZEP Quiz platform. Logging into an account is not required to participate in the game.

2.



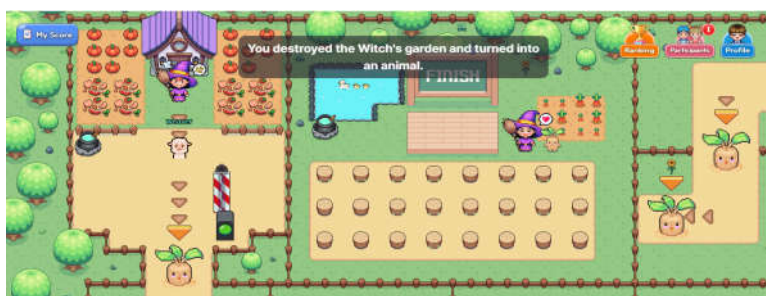
After entering the game, players will see the *i-AqadQuest* map displayed on their screen, which serves as their starting point.

3.



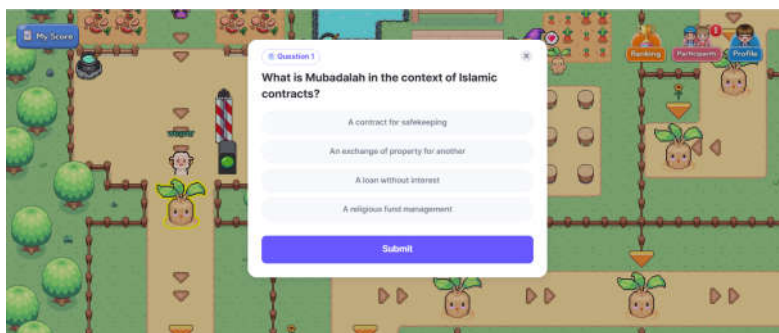
By clicking the “Profile” button, they can customize their avatar and choose a nickname according to their preferences.

4.



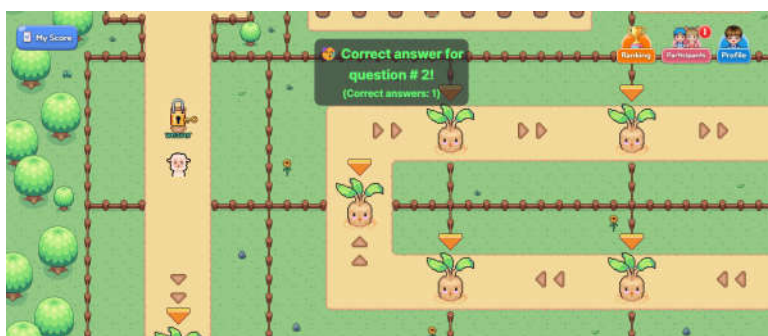
The game begins once players are transformed into animal characters. To return to their original avatar, they must complete 20 questions on Islamic banking contracts by moving through giant carrots.

5.



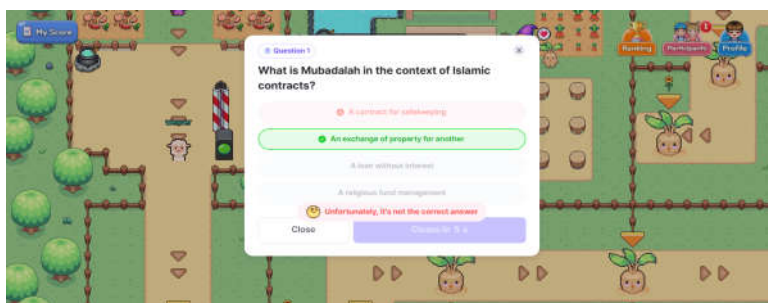
The gameplay involves a series of multiple-choice questions related to the Islamic banking topics, where players select the correct answer to progress. Each question must be answered in order to pass through the giant carrots.

6.



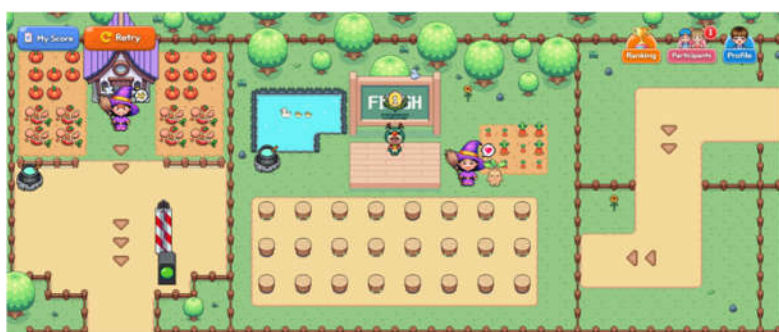
If they choose the correct answer, they can proceed to another question.

7.



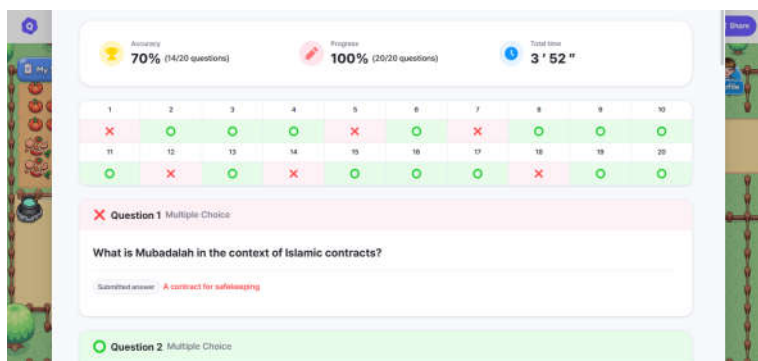
If players select an incorrect answer, they are still allowed to continue to the next question. The correct answer will be displayed for their reference. As they move through the quiz, players must overcome obstacles to reach the finish line.

8.



Upon completing all 20 questions, they will revert to their original avatar, and their final ranking will be displayed.

9.



Players can monitor their overall progress to identify areas that need improvement. The game also includes a leaderboard feature, allowing them to compare their scores with others, which adds a competitive aspect to maintain high levels of engagement.

RESULTS AND DISCUSSION

i-AqadQuest revolutionizes the way Islamic banking contracts and concepts are taught by making learning more engaging and accessible to students, professionals, and the public. For students, it transforms complex topics into interactive, real-life scenarios that enhance understanding, retention, and practical application—all through an enjoyable and fun learning experience. For professionals, it serves as a flexible, self-directed platform that supports continuous learning and helps them stay informed about the latest developments in the field. For the public, *i-AqadQuest* breaks down the complexities of Shariah-compliant finance, promoting greater financial literacy and enabling individuals to make more informed financial decisions. Ultimately, the platform contributes to building a more informed and financially aware society.

i-AqadQuest has strong commercialization potential by positioning itself as an engaging educational tool for students, industry practitioners, and the general public. For students, it offers a simplified and interactive way to learn complex Islamic finance concepts through simulations. Practitioners can benefit from using it as a practical training tool to update and reinforce their knowledge. The public, in turn, gains easier access to information about halal finance and ethical banking practices.

By combining education with entertainment, *i-AqadQuest* becomes an attractive resource for schools, financial institutions, and community organizations, helping to promote broader awareness and understanding of Islamic banking in an enjoyable and practical manner.

This innovation also holds promise for future development as a mobile application, allowing users to conveniently access content and refresh their understanding of Islamic financial contracts anytime, anywhere. Future enhancements will include expanded content and feature upgrades to further enrich the user experience and educational value.

CONCLUSION

In summary, *i-AqadQuest* marks a major advancement in enhancing the way Islamic banking education is delivered making it more engaging, accessible, and impactful. Through the use of gamification and interactive technology, it overcomes the shortcomings of conventional teaching methods by providing a dynamic learning platform suitable for a wide range of users. With its intuitive interface, ease of access, and promising potential for future development, *i-AqadQuest* is well-equipped to play a vital role in advancing Shariah-compliant financial literacy and supporting the ongoing expansion of the Islamic banking industry.

ACKNOWLEDGEMENT

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