

## **MENTORING APPROACH IN LEARNING FUNDAMENTALS OF ISLAMIC BANKING**

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**Abstract:** This paper reviews the mentoring approach and its application at the learning institutions. Basically, mentoring approach is defined as a teaching method which involves a transfer of wisdom, where the mentor or coach provides advice or direction, probably based on their experience and expertise. Practically, often one selected student in the group is assigned to conduct learning relationship for understanding to other students. Currently, many courses taught at the universities are based on the traditional approach of teaching and learning. But, since there are many topics to be delivered for each course, some students might have problems in understanding each topic in depth. In addition to that, the lecturers also might not have enough time to clarify every topic thoroughly in class. Due to this problem, the group propose a mentoring approach as a supplementary approach of learning at the universities. In this study, we examine the perceptions on mentoring approach in learning of Fundamentals of Islamic Banking (CTU351) amongst the students at Universiti Teknologi MARA Kelantan, Machang campus. The objectives of this study have twofold. First, to determine the difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students' profiles. Secondly is to identify the factors affecting the perception on learning of Fundamentals of Islamic Banking. The results of the study show that many students do not have Mentor during their studies. Next, the study also found that their perceptions on mentoring approach do not significantly differ across gender, accommodation and mentor. Lastly, the results also prove that there is a positive correlation between Classroom with Outside Classroom and Surroundings in determining the learning of Fundamentals of Islamic Banking.

**Keywords:** Approach, Islamic Banking, Learning, Mentoring, Peer

### **1. Introduction**

Diploma in Banking is one of diploma programmes offered at University Teknologi MARA (UiTM) Kelantan branch. Students are taught various core courses and noncore courses on banking, finance, business and Islamic studies throughout their six semesters programme. Fundamentals of Islamic banking or CTU351 is a part of the programme requirement, which is a core course for the students at their forth semester (<https://aims.uitm.edu.my/curriculum/index>). Currently, the traditional approaches of teaching i.e lecture and tutorial are used in the classrooms. The lecturers concerned will give talks and discourses on topics based on the contents of the course information. Then, further discussions on selected topics or presentations by the students will be done in tutorials.

Since there are many topics to be delivered, some students might have problems in understanding each topic in depth. The lecturers also might not have enough time to clarify every topic thoroughly in class. We believe that the students might need a supplementary session conducted by their seniors, peers or mentor to clarify the topics concerned. Due to the above problem, we propose a mentoring approach in teaching CTU351 at the campus.

The main objective of this study is to investigate the perception of students on mentoring approach in learning Fundamentals of Islamic Banking. In particular, the study aims to achieve two main objectives:

- i. To determine the difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students' profiles.
- ii. To identify the factors affecting the perception on learning Fundamentals of Islamic Banking.

This paper covers some literature reviews on learning approach especially the mentoring approach, the objectives, hypotheses, definition of variable, research methodology and research findings.

## **2. Literature Review**

### **2.1 Learning approach**

The teaching approach will combine theoretical courses with practical cases. Theoretical background is vital to understand the main principles of corporate governance applied to the financial sector and to understand the principles and techniques of Islamic banking and finance, meanwhile practical cases can evaluate the current practices of Islamic banks and their relationship with non-financial corporations.

The process of teaching and learning is related to methodology on focusing of curriculum and assessment. The students have been given the different learning needs at the different times-learns at the different places-have the different of attitude and entering the classes with the different experiences and background knowledge. Teachers should be to focus on evaluating student work, providing high-quality feedback and gauging on going academic progress through a variety of formative assessments. Today's students will benefit most from curriculum that promotes independent thinking and active learning. Constructivism theory can be applied to this subject. The terms of constructivism are indicated to the idea that learners are able to construct the knowledge for themselves (Oliver, 2000). Indeed, the lecturer has to focus on the learner in thinking about learning.

### **2.2 Mentoring approach**

Mentoring in education means, one selected student in the group is assigned to conduct learning relationship for understanding to other students (Lester & Johnson, 1981). The relationship is between two persons involved either formal or informal aspects (Lester & Johnson, 1981). While according to Busch (1985), mentoring in higher education will explore the mentoring relationships in graduate schools of education from the perspectives of mentees. It means that the relationship will happen when some individuals in the class of group do not understand what they get in the classroom. Meanwhile George and Rupert Mampilly (2012) in their research defined the mentoring as the systematic, continuous, graduated and progressive interaction of a B-school teacher with a chosen one of student or a group or students, over and above the requisite academic exchanges. That means, the mentors are taken based on their skill to share and lead the students in as an integral part of the pedagogy. Procter (2012) finds that the peer mentors assist undergraduates in securing placement positions. In the peer mentoring programme, the experienced students were recruited to design and implement appropriate mentoring activities, talking between each other or sharing any problem to be solved or advice and concern about the students' problems to achieve their goals i.e success in their life. Besides that, in the mentoring approach, the relationship between mentor and mentee need a strong impact on their academic growth as expressed in grades, time management and knowledge of

campus. The mentor also need to show the goods role models to their mentees to be followed and others like to handle learning and to balance conflicting demands, to excel under pressure, time management, and general leadership growth (Connolly, 2017). In other words, the mentor needs to handle all about mentees’ problems and knowledge to understand, and to achieve their goals. Other than that, this approach also helps their mentees in the academic development such as in revision of previous work-study skill development, enhancing understanding and thinking about a topic in a new way. Besides that, this program also supports in the social, personal and communication skill such as to increase the confident level, leadership, presentation skills, getting to know students from other year groups and organization skill. Finally, it can help in self-concept including solving in critical thinking, reflection, self-awareness and development (Wright & Angelini, 2012).

This research is based on the following hypotheses:

- H1: There is no difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students’ profiles.
- H2: There is no significant relationship between selected factors affecting the learning of Fundamentals of Islamic Banking.

The dependent variable used in this study is perception, defined as the consciousness of particular material things present to sense (Angell J. R., 1906).

### **3. Research methodology**

#### **3.1 Data Collection**

The data required for conducting this study were collected using self-administered. A total of 50 questions divided into three (3) major sections i.e Respondent’s profile, Factors affecting the learning of Fundamentals of Islamic Banking and Perceptions on mentoring approach in learning Fundamentals of Islamic Banking. Structures of the questionnaire are shown in the table below.

**Table 1: Structures of Questionnaire**

Section	Aspects	Question Number
A	Respondent’s profile	1 - 10
B	Factors affecting the learning of Fundamentals of Islamic Banking	11 - 40
C	Perceptions on mentoring approach in learning Fundamentals of Islamic Banking	41 - 50

A pilot study was conducted to check the validity and reliability of the questions included in the questionnaires. A sample of 30 respondents was selected, which comprised of students undertaking the course of Fundamentals of Islamic Banking (CTU351) at UiTM Kelantan, Machang campus. After reviewing the feedback from the pilot study, several amendments were made before the distribution of the questionnaires. The questionnaires were hand distributed to the respective students of CTU351, Diploma in Banking at UiTM Kelantan, Machang Campus. The process of real data collection was done in the month of September 2017.

#### **3.2 Sampling design**

The respondents for this study were selected from among the students undertaking the course of CTU351 at UiTM Kelantan. The questionnaires were distributed during the class hours of the first week in September 2017. Those usable and completed questionnaires will be returned to the researchers assigned to collect them. There were a total of 120 students taking the course for that semester. Since the population is considered small, we proceed to survey the entire. Thus, a total of 120 questionnaires were distributed to the respective respondents, a 110 questionnaires returned and 98 (81.6%) of them were fit to be analyzed. This sample size is preferable since sample size according

to Table of Sample size for population of 120 is 92 (Paramjit Singh, Chan Yuen Fook & Gurnam Kaur Sidhu, 2009).

### 3.3 Analysis of data

Data from this study will be analyzed using *Statistical Package for Social Sciences* (SPSS) version 24.0. Thus frequency distributions and percentage of nominal data will be used to describe the sampling. The results will be presented in frequency tables and charts. The findings will be under taken based on these criteria are validity and the importance of data is determined by the values of frequencies and the percentages of the respondents validate the data. In order to measure the validity of interval data, exploratory factor analysis will be used. Through this analysis, the variables won't be categorized as dependent or independent variables, but the whole relationship between the variables will be studied. This analysis will reduce the large items into smaller groups

Next a Cronbach's Alpha reliability technique will be used to measure the reliability of the instruments. The reliability is accepted if the Alpha value is 0.50 or more (Hinton, Brownlow, McMurray & Cozens, 2004). All the factors will be grouped together and renamed as a new variable.

For the first hypothesis postulating differences in perceptions on mentoring approach of learning of Fundamentals of Islamic Banking (Dependent variable) between different students' profiles (Independent variables), a t-test will be used to test the independent variables that assumed equal variances. The Pearson Correlation test will be used to test the second hypothesis that proposes no significant relationship among the factors affecting the learning of Fundamentals of Islamic Banking (Independent variables).

## 4. Research Findings

The findings for this research are discussed in four parts i.e descriptive analysis, results of exploratory factor analysis, results of reliability analysis and results of hypothesis testing.

### 4.1 Descriptive Analysis

**Table 2: Respondents' Profiles**

Variable	Description	Frequency	Percent (%)
<b>Gender</b>	Male	22	22.4
	Female	76	77.6
<b>Accommodation</b>	Students hostel	84	85.7
	Non residence	14	14.3
<b>Qualification</b>	SPM	82	83.7
	STPM	1	1.0
	Others	15	15.3
<b>School medium</b>	SMK	81	82.7
	SMKA	10	10.2
	SMSains/MRSM/Integrasi	1	1.0
	Others	6	6.1
<b>Study hour</b>	1 hour	9	9.2
	2 hours	29	29.6
	3 hours	20	20.4
	4 hours or more	40	40.8
<b>Mentor</b>	Yes	39	39.8
	No	59	60.2
<b>Consultation hour</b>	1 hour	6	6.1
	2 hours	29	29.6
	3 hours	1	1.0

4 hours or more	2	2.0
Non	60	61.2

The table above indicates that the majority of the respondents are female, 77.6% while the percentage of male is 22.4%. There are 85.7% of respondents live in hostel while those who live outside the hostel is 14.3%. Majority of the respondents have SPM academic qualification which is 83.7%, followed by STPM qualification with only 1.0%, and the others academic qualification is 15.3%. The percentage of respondents from school medium SMK is 82.7%, SMKA is 10.2%, SMSains/MRSM/Integrasi is 1.0%, and the others school medium is 6.1%. Most of the respondents study for 4 hours or more, 40.8%, 2 hours of study is 29.6%, 3 hours of study 20.4%, and 1 hour of study is 9.2%. Majority of the respondents do not have a mentor which is 60.2%, while 39.8% of the respondents have a mentor. Since most of the respondents do not have a mentor, therefore the highest percentage is no consultation hour with mentor which is 61.2%. Then, 1 hour consultation is 6.1%, 2 hours consultation is 29.6%, 3 hours consultation is 1.0%, and 4 hours and above consultation is 2.0%.

#### 4.2 Results of Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was carried out for thirty-five items on learning and perception of mentoring approach which utilized the Likert scale format of 1 to 5 (from Strongly Disagree to Strongly Agree).

**Table 3: Exploratory Factor Analysis (EFA)**

KMO	Bartlett's Test of Sphericity
0.903	.000

The table above shows the results of exploratory factor analysis. The value of Kaiser-Meyer-Olkin (KMO) obtained is above 0.7 which is 0.903. The Bartlett's Test of Sphericity is significant since the value is less than  $\alpha$ , 0.05.

**Table 4: Factor Loadings**

Variable	No of Items	Items	Factor Loading
Factor 1	4	B1	0.747
		B2	0.734
		B3	0.791
		B4	0.722
Factor 2	4	B8	0.713
		B9	0.760
		B10	0.758
		B11	0.711
Factor 3	8	B15	0.717
		B16	0.773
		B17	0.756
		B18	0.665
		B19	0.622
		B20	0.709
		B23	0.653
		B25	0.668

		C1	0.741
		C2	0.818
		C3	0.788
		C4	0.813
Factor 4	10	C5	0.786
		C6	0.777
		C7	0.799
		C8	0.809
		C9	0.768
		C10	0.712

The table above shows there are 4 variables. The number of items for variable named Factor 1 has 4 items, Factor 2 has 4 items, Factor 3 has 8 items, and Factor 4 has 10 items. All items for each variable have factor loading above 0.60. All the four variables are renamed as “Classroom”, “Outdoor class”, “Surroundings” and “Perception” respectively.

### 4.3 Results of Reliability analysis (Cronbach’s Alpha)

Reliability analysis is used to determine the internal consistency of the scale for factors of learning and perception on mentoring approach using Cronbach’s Alpha.

**Table 5: Reliability Analysis**

Variable	No. of Items	Cronbach’s Alpha
Classroom	4	0.647
Outdoor class	4	0.739
Surroundings	8	0.835
Perceptions	10	0.919

The Cronbach’s alpha with the value of 0.60 and above usually is acceptable (Nunnally & Bernstein, 1994). The table above shows the value of Cronbach’s alpha for each variable is 0.647, 0.739, 0.835 and 0.919 (which is above 0.60).

## 5. Results of Hypothesis Testing

H1 : There is no difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students’ profiles (gender, current accommodation and mentor).

**Table 6: Results of t-test**

	Levene’s Test		T-test		
	F	Sig	T	df	Sig
Gender (Male/Female)	0.412	0.523	0.614	96	0.540
Accommodation (R/NR)	0.902	0.345	1.635	96	0.105
Mentor (Yes/No)	1.269	0.263	0.335	96	0.738

Based on Levene’s test, the significant p-values for all variables are greater than 0.05 mean that the equality of variances is equal. The significant values for the Gender, Accommodation and Mentor is

0.540, 0.105 and 0.738 respectively which are greater than 0.05. Therefore, the null hypothesis is accepted. Then we can conclude that perception on mentoring approach in learning Fundamentals of Islamic Banking does not significantly differ across students' gender, accommodation and mentor.

H2 : There is no significant relationship between selected factors affecting the learning of Fundamentals of Islamic Banking.

**Table 7: Pearson Correlation**

		Classroom	Outside Classroom	Surroundings
Classroom	Pearson correlation	1	0.251	0.260
	Sig (2-tailed)	.	0.013	0.010
	N	98	98	98

There is a statistically significant correlation between all the variables in the study since the significance p-value for each variable is less than 0.05. The factor of Classroom is positively related to Outside classroom and Surroundings ( $r = 0.251$  and  $0.260$ ). Thus, the null hypothesis is rejected. Then, we can conclude that a better Classroom is associated with better Outside classroom and Surroundings in the learning of Fundamentals of Islamic Banking.

## 6. Discussion and Conclusion

The result of the study indicates that more than half of the students do not have Mentor during their studies. This is might due to the fact that mentoring approach is not yet a prevalent approach in learning Islamic courses such as CTU351 at the university. Thus many students seem like to study the course by their owns or by group discussions. Next, the study shows that the students' perceptions on mentoring approach are similar regardless of their gender, types of accommodation and either they have mentor or not. This is because mentoring approach is very new to the students and many do not any experience on the approach. Finally, the results also demonstrate that there is a positive relationship among all three factors i.e Classroom, Outside Classroom and Surroundings in determining the perception on learning of Fundamentals of Islamic Banking. Thus the university must ensure the classrooms are well equipped, encouraged doing lectures outside the classrooms and provided good surroundings to the students in order to escalate the learning process of the above course and all others.

In conclusion, mentoring approach such as mentor or peer mentor is vital nowadays especially in assisting the students to understand the courses taught at the classes. Thus, it should be practiced in all courses at the schools and higher learning institutions. In addition, all academicians should encourage and allow their students to engage in the mentoring groups.

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