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

i-BanCross 2.0 (ISLAMIC BANKING CROSSWORD 2.0)

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ABSTRACT

The origins of Islamic banking trace back to the era of Prophet Muhammad (SAW). In recent years, the industry has expanded significantly in terms of both services and global reach. Today, over 560 Islamic banks and more than 1,900 mutual funds operate according to Shariah principles. A 2022 report by the Islamic Corporation for the Development of the Private Sector (ICD) and Refinitiv indicated that Islamic financial assets grew from $2.17 trillion in 2015 to nearly $4 trillion by 2021 and are projected to reach approximately $5.9 trillion by 2026 (Evan Tarver, 2023). This upward trend not only reflects the industry's strength but also its potential to offer diverse academic and career opportunities. Despite this growth, many individuals especially students face challenges in understanding Islamic financial terms and concepts. In response, i-BanCross 2.0 was developed as an educational innovation aimed at increasing awareness and comprehension of Islamic banking terms and concepts. Utilizing Crossword Labs platform, a digital tool for creating interactive crossword puzzles, i-BanCross 2.0 transforms complex Islamic finance terms and concepts into engaging word-based games. This gamified learning method encourages users to learn through play, making it easier to identify and recall key terms commonly found in Islamic contracts. The platform is particularly helpful for students, practitioners and public, offering an interactive way to bridge knowledge gaps and promote greater literacy in Islamic banking. Furthermore, the application is a user-friendly and free without any charges.

Keywords: *Crossword Puzzle, Gamification, Islamic Banking*

INTRODUCTION

The origins of the Islamic banking industry trace back to the time of Prophet Muhammad (SAW). Today, the industry is expanding rapidly, offering an increasingly diverse array of financial products and services. Globally, there are over 560 Islamic banks and more than 1,900 mutual funds operating in compliance with Shariah law. Between 2015 and 2021, Islamic financial assets grew from \$2.17 trillion to approximately \$4 trillion, and projections suggest they will reach around \$5.9 trillion by 2026, according to a 2022 report by the Islamic Corporation for the Development of the Private Sector (ICD) and Refinitiv (Tarver, 2023). This growth reflects the industry's continuous expansion and its potential to create various educational and career opportunities. However, understanding Islamic banking contracts remains challenging.

Islamic banking, often referred to as interest-free banking, is a financial system guided by *Shariah* law. It strictly forbids the charging or earning of interest, instead focusing on ethical investments and profit-and-loss sharing arrangements between financiers and clients. Rooted in the teachings of the Quran, Islamic banking strives to ensure fairness and equity in all financial dealings. The following are some of its core principles (Athul, 2023).

PROBLEM STATEMENTS AND SOLUTION

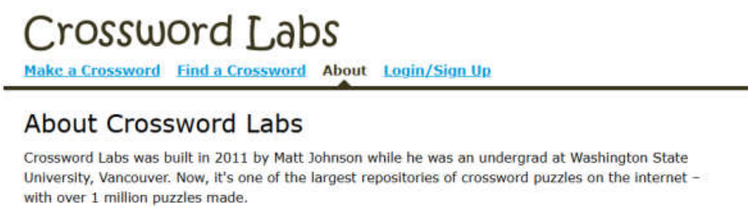
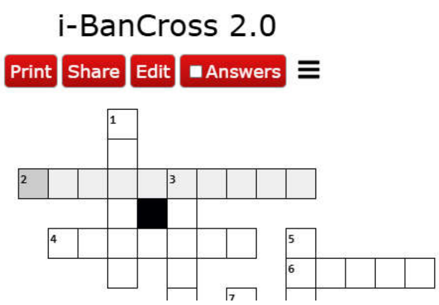
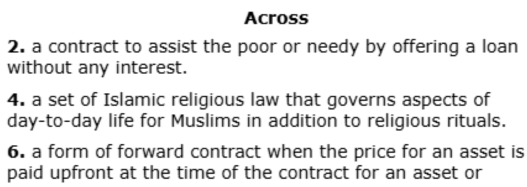
Banking uses a range of technical terms and jargon that can be challenging for beginners to grasp. Words such as *riba, gharar, maysir,* and *qard hassan* not only need to be memorized but also understood within different contexts. Islamic banks provide a variety of services and financial products, from simple savings accounts to more advanced investment options. Each of these offerings comes with its own specific rules, advantages, and risks, requiring thorough knowledge to fully comprehend. Understanding the fundamentals of Islamic banking can be difficult, especially for individuals who are unfamiliar with *Shariah*-compliant financial principles, as it involves unique concepts, terminology, and contract structures that differ significantly from conventional banking systems.

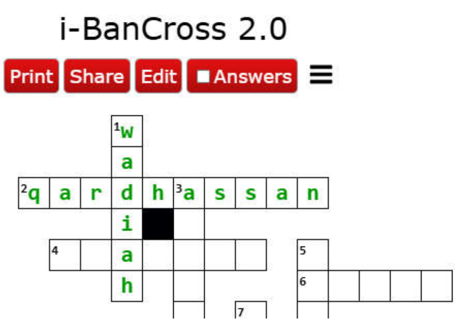
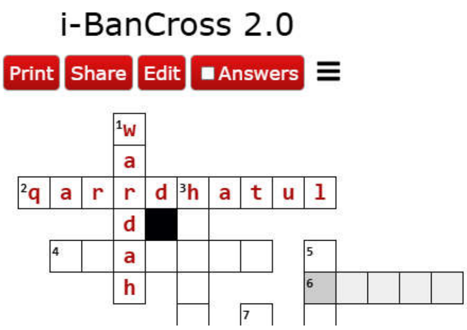
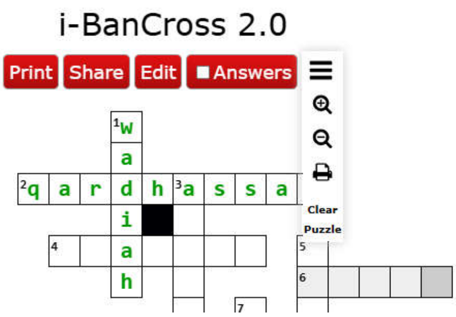
To address this issue, an innovative solution i-BanCross 2.0 has been introduced. i-BanCross 2.0 is a web-based platform featuring educational games centred on Islamic banking. It emphasizes key terms and concepts related to Islamic contracts, making it easier for users, especially students, to recognize and understand the various contracts and concepts used in Islamic banking. This initiative holds great promise in enhancing the current generation's literacy in *Shariah*-compliant financial practices. i-BanCross 2.0 is an educational game designed in the form of a crossword puzzle to help learners familiarize themselves with key terms and concepts related to Islamic banking. This method uses an engaging and interactive approach to reinforce understanding, especially among students and beginners.

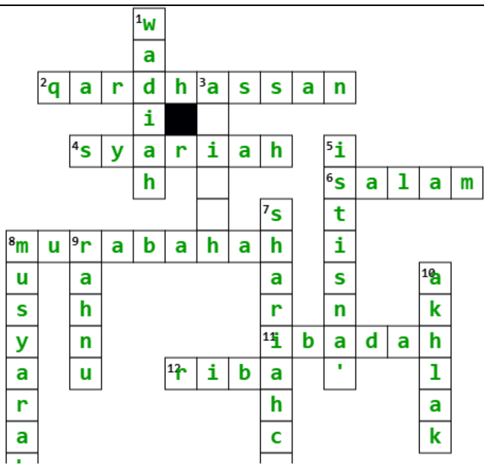
METHODS AND MATERIAL

The innovation is primarily designed to develop the Islamic banking knowledge needed by the students, practitioners and public to meet the demands of business operation. i-BanCross 2.0 is designed to make the often complex and technical terminologies and concepts of Islamic banking easier to understand. By breaking down difficult concepts and presenting them in a more accessible and interactive format, i-BanCross 2.0 helps users especially students and beginners to grasp the meanings and applications of various Islamic banking terms and concepts. This innovative tool transforms traditional learning into a more engaging experience, allowing individuals to explore *Shariah*-compliant banking principles in a simplified and user-friendly manner. Generally, the innovation developed by using Crossword Labs. Crossword Labs is an online tool that allows users to quickly and easily create, solve, print, and share crossword puzzles at no cost. It offers a user-friendly interface that requires no sign-up and is free from advertisements. With options to customize puzzles and distribute them digitally or in print, the platform serves as a practical and flexible resource for teachers, students, and puzzle lovers alike (Crossword Labs, 2011). Table 1 below shows the steps for using i-BanCross 2.0:

Table 1.: Steps for using i-BanCross 2.0

1.		To begin, the user needs to visit the Crossword Labs website and click on the provided link to access and play the crossword puzzle. Here is the link to i-BanCross 2.0: https://crosswordlabs.com/embed/i-BanCross 2.0.
2.		Next, the user must solve the displayed crossword puzzle in order to complete it. The puzzle will appear on the screen, ready to be filled in.
3.		The user will be presented with Islamic banking concepts and is required to type the correct answer into the designated box.

	Down **5.** an order contract to producer or manufacture a specific commodity for the purchaser. **7.** products which have their origin from the conventional market and are "Islamised" by modifying it to suit the Syariah requirements. **8.** a form of contract where two or more persons combine	They have the flexibility to answer any part of the crossword they prefer and can clear or modify their responses if they make a mistake.
4.		Once the user enters their answer, the system will immediately indicate whether it is correct or incorrect. If the letters turn green, it confirms that the answer is correct.
5.		Conversely, if the letters in the boxes turn red, it means the answer is incorrect.
6.		It also includes functions such as print, share, edit, zoom in, zoom out, and the ability to clear and print answers.

7.		If all your answers turn green, it means you answered all the questions correctly.

IMPACTS OF INNOVATION

What makes i-BanCross 2.0 unique is its interactive approach that encourages students to actively engage with Islamic banking terms and concepts, rather than just passively reading or listening. Through solving crossword puzzles, students are required to recall and apply terminologies and concepts in various contexts, which helps improve their understanding and long-term retention. The use of puzzles makes learning more enjoyable and less monotonous by introducing a fun challenge and a sense of achievement, which can enhance student motivation (Torres, et al., 2022). Additionally, the clues provided in the puzzles offer contextual hints, helping learners grasp how these terms are used in real Islamic banking scenarios. Notably, i-BanCross 2.0 is the first crossword-based innovation specifically focused on Islamic banking and finance, making complex concepts easier to understand for learners. Additionally, several new terms have been incorporated into i-BanCross 2.0 to expand its coverage and provide a broader understanding of Islamic banking and finance. This enhancement ensures that users are exposed to a wider variety of concepts, allowing them to deepen their knowledge and stay updated with relevant terminology in the field. i-BanCross 2.0 is an improved version of the original, with several new concepts and terms added.

COMMERCIALIZATIONS OF INNOVATION

One of the key advantages of i-BanCross 2.0 is its ability to engage students in active learning by encouraging them to absorb and apply Islamic banking terms and concepts through interactive crossword puzzles. Unlike traditional learning methods that often rely on passive reading or listening, i-BanCross 2.0 promotes hands-on participation, which helps to reinforce understanding more effectively. By consistently encountering Islamic banking concepts across different puzzle scenarios, students are able to strengthen both their comprehension and long-term memory of essential concepts and vocabulary.

Furthermore, the gamified nature of crossword puzzles introduces an element of challenge and achievement that makes the learning process more enjoyable and stimulating. This sense of accomplishment can significantly boost students' motivation and interest in the subject, reducing the monotony often associated with conventional study methods (Wulan, et al., 2024). In addition, the clues provided in each puzzle often contain contextual hints that reflect real-world applications of Islamic banking principles. These contextual cues not only support students in solving the puzzles but also deepen their practical understanding by demonstrating how the terms are used in actual banking situations. As a result, i-BanCross 2.0 serves as both an engaging educational tool and an effective resource for mastering complex Islamic banking concepts in a more relatable and interactive manner.

This innovation has the potential to be commercialized for individuals pursuing studies in the field of Islamic banking and finance. In addition to students, it is also well-suited for industry practitioners and anyone with an interest in gaining deeper insights into Islamic banking and finance concepts.

CONCLUSION

In conclusion, it is our hope that this product will serve as a valuable tool for the community in expanding their knowledge of Islamic banking and recognizing the significance of understanding the field's specific terminologies and concepts. This is especially beneficial for individuals who are eager to explore and learn about Islamic banking studies. Moreover, the product aims to raise public awareness and assist students in better grasping the concepts related to Islamic finance. Ultimately, it is designed to support those who aspire to deepen their knowledge and enhance their skills in the area of Islamic banking.

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