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I-SYARIAH CHECK: A DIGITAL LEARNING TOOL TO ENHANCE ETHICAL UNDERSTANDING IN ISLAMIC FINANCE EDUCATION

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ABSTRACT

In response to the growing need for practical financial ethics education, especially in Islamic finance, i-Syariah Check is introduced as an interactive mobile application to support teaching and learning among students in Malaysia. This innovation serves as a digital learning tool that enables students to explore and evaluate the ethical compliance of Syariah-based financial products. By integrating real-world data, Fatwa rulings, and Syariah advisory input, the app allows users to simulate financial product assessments using ethical parameters such as the avoidance of riba (interest), gharar (uncertainty), and non-halal investments. In a classroom context, i-Syariah Check encourages critical thinking through case-based learning, promotes ethical awareness, and supports active student engagement in financial literacy topics. Educators can incorporate the app into lesson plans, group activities, or assessment tasks to bridge theory and real-life application of Syariah principles. This teaching innovation not only enhances students' understanding of Islamic finance but also nurtures responsible decision-making in line with Syariah values. It aligns with the national education goal to strengthen applied knowledge and ethical competence in higher learning institutions.

Keywords: *Islamic finance education, syariah compliance, mobile learning tool, riba, gharar*

INTRODUCTION

The increasing complexity of global financial systems and the rapid growth of Islamic finance have highlighted a significant gap in practical financial ethics education, particularly among students in Malaysia. Despite Malaysia's position as a leading hub for Islamic finance, there remains a pressing need to bridge theoretical knowledge with real-world application, especially in understanding ethical compliance rooted in Syariah principles. Traditional educational approaches often lack interactive and experiential components, making it challenging for students to critically assess financial products in line with Islamic ethical standards such as the avoidance of riba (interest), gharar (uncertainty), and non-halal investments. Recent studies, as stated by Muna Azuddin, et al. (2025), emphasize that integrating technology and innovative digital platforms into Islamic finance education can enhance accessibility, engagement, and ethical competence among learners, yet the availability of such interactive tools remains limited.

To address this educational gap, the i-Syariah Check mobile application has been introduced as an innovative digital learning tool designed to support teaching and learning in Islamic finance. By incorporating real-world data, Fatwa rulings, and Syariah advisory input, the app enables students to simulate the ethical evaluation of Syariah-based financial products. This interactive approach encourages critical thinking, ethical awareness, and active engagement through case-based learning and practical assessments. Educators can seamlessly integrate i-Syariah Check into lesson plans, group activities, and assessment tasks, thereby fostering responsible decision-making and strengthening applied knowledge in line with national educational goals. There is an article stated by Nor Halida Haziaton Mohd Noor, et al. (2023) proves which the adoption of such technology-driven solutions align with recent advancements in educational technology, which have been shown to significantly improve learning outcomes and support the development of ethical and financial literacy in Islamic finance education.

METHODOLOGY

This research study used qualitative methods to examine perceptions and acceptance of i-Syariah Check among finance students. A total of 127 respondents from higher education institutions in Malaysia responded to a survey, using Google Forms. The questionnaire consisted of structured (for demographic data) and open-ended items. It was designed to ascertain students' challenges when learning Islamic finance, the degree of interest in the app, and the likelihood of the students recommending the app as a learning tool.

The students' responses were analyzed descriptively using frequencies, percentages, and thematic analysis of open ended responses. Important indicators, including awareness of Islamic finance principles, degree of excitement about interactive tools and usefulness were analyzed relative to understanding the impact and market readiness of the app, i-Syariah Check.

RESULT AND DISCUSSION

In total, 127 students completed the survey, and most students emphasized that the lack of practical tools was the most significant impediment to understanding Islamic finance. This was due to limited knowledge about the principles of Islamic finance (51.18% of respondents) and a lack of completely digital tools (48.82%).

The students were asked if they would be interested in using i-Syariah Check, and 94.49% (120 students) answered interested or very interested in using the application. Furthermore, 74.80% (95 students) stated they would recommend the application to fellow students, confirming their perception of the application as an effective practical learning tool.

Thus, students have a strong inclination toward digital, interactive tools in their academic work. i-Syariah Check promotes critical thinking and conscientious decision-making towards Syariah standards by integrating authentic ethical dilemmas. Students' strong reception towards i-Syariah Check provides solid evidence for its future applicability to wider academic and professional training programs in Islamic finance.

Table 1.: Summary of Survey Finding

Survey Element	Result
Total Respondents	127 respondents
Lack of knowledge about Islamic finance	65 respondents (51.18%)
Lack of digital tools	62 respondents (48.82%)
Interested or very interested in using i-Syariah Check	120 respondents (94.49%)
Not interested in i-Syariah Check	7 respondents (5.51%)
Would recommend i-Syariah Check	95 respondents (74.80%)

CONCLUSION

i-Syariah Check confronts the urgent demand for functional and ethically designed learning tools for education in Islamic finance. It offers a platform that is interactive and simulated and bridges theoretical knowledge and practical knowledge. i-Syariah Check has generated strong interest, with 94.49% of students agreeing when surveyed, and 74.80% recommended use. With interest from students, we have documented that i-Syariah Check has the potential to change future Islamic finance education in Malaysia. The app would help to develop critical thinking, ethical thinking, and applied competence, where first-year finance students in Malaysia will be professionally trained as potential finance professionals with knowledge of Syariah compliance, become ethically minded, and become mindful, responsible decision makers.

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