

Beyond Lectures:
Insights from Business Discipline-
(Reflections, Transformations, and the Human
Side of Teaching)

Chief Editor
Dr. Azila Jaini



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LEARNING BY SERVING IN SULAM ADVOCACY: EVIDENCE ON VALUES FORMATION AND INDUSTRY-READY SKILLS

Mardziyana Mohamad Malom, Ruziah A. Latif, Nurul Haida Johan, Zaibedah Zaharum

Abstract

Service-Learning Malaysia-University for Society (SULAM) represents a transformative pedagogical approach designed to integrate academic curricula with active community service (Ministry of Higher Education Malaysia [MOHE], 2019). Drawing on evidence from the students' STARR (Situation, Task, Action, Result, Reflection) reflection reports, the paper demonstrates how "learning by serving" cultivates ethical awareness, communication skills, teamwork, and applied financial knowledge. The findings highlight that service-learning not only enhances community financial literacy but also strengthens students' professional readiness and moral responsibility. As financial literacy becomes increasingly critical in navigating the modern economic landscape (Lusardi & Mitchell, 2023), these projects demonstrate how university students can translate complex financial concepts into accessible community knowledge while simultaneously cultivating professional skills and ethical stewardship.

The Pedagogical Promise of SULAM

Higher education institutions increasingly seek pedagogical approaches that integrate values, skills and authentic community engagement. Service-Learning Malaysia-University for Society (SULAM) is an educational initiative that combines academic learning outcomes with community service. It allows students to apply the theoretical knowledge they learn in the classroom to solve real-world problems in the community. Service-learning (SULAM) offers such integration by positioning students as facilitators of knowledge while simultaneously developing their own competencies.

To cater to different community needs and academic disciplines, SULAM projects are generally categorized into several distinct approaches: Direct SULAM, Indirect SULAM, and Advocacy SULAM.

Direct SULAM involves face-to-face interactions where students work closely with the beneficiaries, the individuals, communities, or environments they are serving—such as tutoring children or conducting community classes—to create an immediate, tangible impact. Conversely, Indirect SULAM operates behind the scenes, focusing on developing resources, tools, or infrastructure—like designing a non-profit website or producing educational materials, restoring historic structures, compiling a town's history, or producing an educational video on social distancing—that provide long-term support without requiring direct physical interaction with the end-users. Finally, Advocacy SULAM centers on empowering communities through education and awareness campaigns. In this approach, students act as advocates for public interest topics—such as promoting financial literacy or warning against investment scams—aiming to inspire action, shift mindsets, and address systemic issues within a community.

In Malaysia, financial literacy is a national priority and embedding it within service-learning provides a meaningful context for students to practice ethical responsibility, communication, and applied problem-solving.

With the SULAM Advocacy approach, in particular, projects focus on raising awareness, educating the public, and promoting positive behavioural change on issues that matter to society. In the context of financial literacy, SULAM provides students with the opportunity to translate financial concepts into accessible learning experiences for diverse community groups. By conducting awareness sessions, designing assessments, and facilitating

discussions, students not only enhance community knowledge but also cultivate communication, teamwork, and analytical competencies. Through this “learning by serving” approach, SULAM nurtures socially responsible graduates who can contribute meaningfully to both industry and society.

Project Name	Identifiable Community Issue(s)	Focus / Objective
Project 1: Takaful Literacy	A general lack of Takaful awareness, which is a crucial part of financial security. While the community had some basic awareness, their overall understanding was limited, particularly in differentiating Takaful from conventional insurance and understanding principles like the prohibition of Riba, Gharar, and Maisir.	Educating participants about Shariah-compliant financial protection.
Project 2: Saving Awareness	The community often does not prioritize saving and lacks awareness regarding planning for future financial needs. Individuals struggle with basic spending habits and face difficulties in saving money, especially when dealing with the rising cost of living.	Teaching saving habits and effective personal financial management to the community.
Project 3: Investment Literacy	Many people lack basic knowledge about how investments work, including understanding risks, returns, and long-term planning. This lack of awareness, coupled with an increasing number of investment scams, leads young adults to fall victim to fraudulent schemes and make poor financial decisions.	Addressing investment risks, scams, and long-term financial planning to build wealth gradually.

ISB423 SULAM Advocacy projects for Academic Session I 2025/2026

Source: Author’s summary

Service-Learning and Value-Based Education

Service learning (such as the SULAM initiative) is an experiential teaching method that integrates these academic curricula with active, meaningful community service. It requires students to apply their theoretical classroom concepts to help solve real-world community challenges. Meanwhile, Value-Based Education (VBE) is an educational philosophy that emphasizes the internalization of core ethical values through lived experiences and continuous reflective practice. Rather than focusing solely on academic achievement, VBE seeks to seamlessly align a student’s knowledge with their behavior and moral character.

Value-Based Education (VBE) fundamentally emphasizes the internalization of core values through lived experiences and continuous reflective practice. By prioritizing a seamless alignment between an individual’s academic knowledge, personal behavior, and moral character, this pedagogical approach actively drives the development of profound ethical reasoning. These values may include empathy, integrity, responsibility, respect and social justice. In Islamic educational contexts, values such as *amanah* (trustworthiness), *ihsan* (excellence), *rahmah* (compassion) and *mas’uliyah* (accountability) are central to holistic human development.

However, VBE often struggles to move beyond theoretical instruction. Students may understand values conceptually but lack opportunities to practice them in authentic contexts. Service learning acts as the practical vehicle for Value-Based Education. By stepping out of the classroom and serving the community, students do not merely memorize ethical concepts in a hypothetical sense. Instead, they actively practice them—demonstrating empathy, civic responsibility, and integrity—while simultaneously developing real-world, industry-relevant competencies.

The SULAM projects demonstrate this through students’ reflections on responsibility, sincerity, and community engagement. These reflections show that service-learning transforms values from abstract concepts into lived experiences.

Project Name	Focus / Objective	Value-Based Education Integration (The "Heart")	Evidence from Reflections
Project 1: Takaful Literacy	Educating the community about Shariah-compliant financial protection.	Ethical Finance & Shariah Compliance: Students integrated Islamic values by emphasizing ethical financial systems free from Riba (interest), Gharar (uncertainty), and Maisir (gambling).	The project highlighted Takaful as a key tool aligned with Islamic principles. The awareness activities focused on promoting mutual cooperation and an ethical financial protection system.
Project 2: Saving Awareness	Teaching saving habits and effective personal financial management.	Knowledge as a Sacred Trust (Amanah) & Civic Duty: Students internalized the deep moral and religious responsibility of sharing knowledge with the community, viewing it as a sincere service rather than just an academic exercise.	Students explicitly reflected that "Knowledge in Islam is not a degree that we hang on the wall, but rather it is a trust and a responsibility". They also noted that "Whoever does not benefit with his knowledge has betrayed trust".
Project 3: Investment Literacy	Addressing investment risks, scams, and long-term financial planning.	Protecting the Community & Empathy: The educational value was rooted in safeguarding the public from fraudulent schemes and the real-life consequences of poor financial choices. Students also practiced patience and empathy when teaching.	Students aimed to "help them recognize warning signs of scams, and encourage responsible financial behavior". They reflected that participants realized "the real consequences of taking the wrong risk not just in financial decision, but also in life", and that teaching such topics "requires a lot of patience".

ISB423 SULAM Advocacy projects for Academic Session I 2025/2026

Source: Author's summary

Service-Learning and Industry Skill Optimization

Service-learning is an educational approach that intentionally blends academic coursework with meaningful community service, moving students beyond theoretical classroom learning into active, hands-on civic engagement.

Industry skill optimization involves aligning educational outcomes directly with the specific competencies demanded by modern employers. To thrive in the contemporary workforce, individuals must increasingly cultivate strong communication and interpersonal skills, alongside a proven capacity for teamwork and collaboration.

Furthermore, employers actively seek candidates who demonstrate adaptability and resilience, coupled with robust problem-solving and critical thinking abilities. These foundational skills must be firmly supported by comprehensive digital literacy and a commitment to ethical decision-making to fully bridge the gap between academic preparation and professional readiness.

Employers consistently report that graduates may possess technical knowledge but lack the soft skills and ethical maturity needed for workplace success. This gap highlights the need for pedagogical approaches that integrate real-world experience with value formation.

Together, these two concepts create a powerful educational synergy. Service-learning acts as a dynamic, real-world training ground for industry skill optimization. By participating in initiatives like SULAM (Service-Learning Malaysia-University for Society), students are thrust into authentic scenarios where they must organically practice and optimize the exact professional skills they will need in their future careers, all while making a positive, value-driven impact on society.

Industry increasingly demands graduates who can communicate clearly, collaborate effectively and apply knowledge in real-world contexts. The SULAM projects provided structured opportunities for students to practice these competencies.

Industry Skill Competency	Description	Evidence from SULAM Reports
1. Communication & Facilitation Skills	Ability to explain financial concepts clearly, guide participants, and communicate instructions effectively in online and community settings.	Students "approached the participants in a friendly and polite way" and ensured instructions were "simple and clear" so participants could respond meaningfully (Saving Report). The Takaful team guided participants through Google Forms and Q&A sessions, ensuring they "understood the tasks they were required to complete."
2. Teamwork & Collaborative Coordination	Capacity to divide tasks, coordinate roles, manage workflow, and maintain effective group communication to deliver community programmes.	The Takaful group stated that "tasks were divided clearly based on each member's ability," which "improved efficiency and reduced confusion." The investment team highlighted that "effectively delegated roles... ensured high-quality output," showing strong collaborative planning.
3. Analytical & Assessment Skills	Ability to design assessment tools, interpret pre/post data, and evaluate learning outcomes using structured methods.	All groups used pre- and post-assessment forms. The investment team compared scores to "observe the improvement" in participants' knowledge. The Takaful group used Google Forms to "measure participants' level of knowledge, awareness, and understanding," demonstrating applied analytical skills.

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Source: Author's summary

Case Study Analysis: SULAM Advocacy Projects

Utilizing a consistent pedagogical framework of Constructing, Planning, and Executing, the student-led SULAM projects leveraged digital tools like Google Meet, Google Forms, and YouTube to deliver three crucial pillars of financial literacy to their communities.

The first project focused on Takaful, empowering participants to differentiate between Shariah-compliant protection and conventional insurance. By explaining core principles like the prohibition of Riba, Gharar and Maisir, students improved public understanding while learning to translate complex Islamic finance concepts into accessible language

The second initiative tackled saving habits among a diverse demographic to build financial resilience against the rising cost of living, which profoundly deepened the students' value-based education as they reflected that sharing knowledge is a sacred trust and responsibility in Islam, rather than just an academic degree.

Finally, the third project addressed the critical need for investment literacy, driven by the alarming rate of individuals falling victim to fraudulent schemes due to a lack of basic financial knowledge. Pedagogically, students aimed to educate young adults on safe investment practices, the relationship between risk and return, and long-term financial planning.

Project Theme	Context & Objectives	Pedagogical Actions (Execution)	Key Results & Outcomes	Competencies & Values Gained
Takaful	Educate the community on Shariah-compliant financial protection and distinguish it from conventional insurance by understanding the prohibition of Riba, Gharar, and Maisir.	Curated targeted YouTube videos and utilized Google Forms for pre- and post-assessments to measure participants' understanding.	Increased community awareness and demonstrated a measurable improvement in participants' grasp of basic Takaful concepts.	Developed hard skills in survey design and data analysis, alongside soft skills like teamwork and simplifying complex concepts for the public.
Saving	Foster good saving habits and effective personal financial management to help individuals combat the rising cost of living.	Engaged a diverse demographic across various ages and incomes via Google Meet, sharing relatable videos and structured assessments.	Enhanced participants' awareness of their personal spending habits and the importance of planning for future financial needs.	Internalized the ethical value that sharing knowledge is a civic trust and responsibility in Islam, while vastly improving communication skills.
Investment	Teach young adults (ages 20-30) about risk, return, and diversification to prevent them from falling victim to financial scams and to encourage long-term stability.	Hosted structured Google Meet sessions featuring five curated YouTube videos (at least 10 minutes each) and tracked learning via pre- and post-forms.	Significantly boosted participants' confidence and comprehension regarding safe investment practices and asset management.	Mastered digital platform management, strategic project planning, and the ability to break down high-level financial data into digestible content.

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Source: Author's summary

Across all initiatives, students successfully analyzed pre- and post-assessment data to quantitatively measure community learning gains, thereby honing their digital facilitation skills and their ability to translate complex financial concepts into accessible, value-driven public education.

The Pedagogical Bridge: Values Meets Industry

The pedagogical bridge where value-based education meets industry skill optimization lies in its capacity to produce holistic, future-ready graduates who are as ethically grounded as they are technically proficient. In traditional academic settings, students often learn technical skills in isolation from their societal implications. However, the Service-Learning Malaysia-University for Society (SULAM) framework demonstrates that when universities bridge the "ledger" (practical competencies) with the "heart" (civic and moral duty), the educational experience becomes deeply transformative for both the student and the community.

First, this pedagogical bridge is crucial for cultivating ethical professionals. By engaging directly with the public, students realize that their academic expertise carries a profound moral weight. Second, the bridge is essential for practical industry readiness. Theoretical knowledge alone does not equip students for the complexities of the modern workplace. Through SULAM, students were forced to operationalize their learning, thereby developing highly sought-after industry competencies such as project management, data analysis, and digital literacy. Finally, this bridge validates academic learning through authentic community impact. Ultimately, the pedagogical bridge is vital because it creates a symbiotic relationship: it supplies the industry with capable, socially responsible leaders while directly empowering marginalized communities through shared knowledge.

Across the initiatives, students operationalized core ethical values such as responsibility in content preparation, compassion in designing accessible materials and integrity in aligning information with Islamic financial principles. For instance, the Takaful literacy team demonstrated ethical sensitivity by emphasizing the necessity of "designing educational content that is systematically aligned with participants' prior knowledge".

Concurrently, these projects facilitated the development of essential real-world competencies. Students were actively tasked with designing digital assessments, facilitating online learning sessions, analyzing quantitative data, communicating complex financial concepts and collaborating effectively in teams. These practical experiences align directly with the rigorous expectations of the modern workforce in finance, education, and community development.

The STARR reflections from these three projects reveal a distinct bridging effect between academic theory and practical application.

Pedagogical Focus Area	Value-Based Education (The "Heart")	Industry-Relevant Competencies (The "Ledger")	Evidence from SULAM Projects
Project Management & Execution	Fostering teamwork, shared responsibility, and sincere community service.	Strategic task distribution, workflow planning, time management, and risk mitigation.	Groups strategically divided tasks (e.g., data collection, technical setup, reporting) based on individual strengths. The Investment group specifically learned the importance of "buffer time" and anticipating risks to create contingency plans ("Plan B").
Data Analysis & Assessment	A commitment to measurable community improvement and academic integrity in evaluating real-world impact.	Constructing structured surveys, interpreting quantitative/qualitative data, and evaluating key performance indicators (KPIs).	All groups utilized Google Forms to conduct pre- and post-assessments, empirically measuring knowledge gaps and learning gains regarding Takaful, saving, and investing. The Takaful group noted that automatically sorted data made systematic reporting easier.
Digital Literacy & Communication	Empathy in making complex academic and financial concepts accessible, relatable, and digestible for the general public.	Managing virtual platforms, curating multimedia content, and digital facilitation.	Students utilized digital tools like Google Meet to host sessions and curated specific YouTube videos to visually explain complex topics like risk, return, and diversification. They learned that clear, well-structured communication is vital for audience engagement.
Ethical Stewardship & Civic Duty	Viewing knowledge as an Islamic trust and responsibility to society, rather than just a degree, while advocating for ethical wealth building.	Ethical advisory, stakeholder engagement, and identifying socioeconomic pain points (e.g., scams, inflation).	The Saving group reflected that failing to share financial knowledge is a betrayal of trust in Islam. The Takaful group advocated for Shariah-compliant systems free from Riba, Gharar, and Maisir. The Investment group aimed to protect young adults from fraudulent schemes.

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Source: Author's summary

Furthermore, the SULAM advocacy model ensured that this learning was grounded in authentic community engagement rather than hypothetical academic scenarios. Ultimately,

learning by serving ensures that university graduates emerge not only with optimized industry skills but also with a profound sense of civic responsibility, successfully bridging the gap between theoretical values and practical competencies.

Conclusion

Service-learning provides a meaningful bridge between value-based education and industry skill optimization. The three SULAM financial literacy projects demonstrate that “learning by serving” enables students to practice ethical responsibility while developing communication, analytical, and facilitation skills essential for the workforce.

By engaging real communities, students deepen their understanding of financial literacy issues and strengthen their readiness to contribute to society. The evidence from the Takaful, saving, and investment projects affirms that service-learning is a transformative approach capable of producing graduates who are both competent and compassionate.

Ultimately, programs like SULAM validate the dual mandate of modern higher education: to produce graduates who are not only technically proficient and adaptable to the modern workforce (Bingle & Clayton, 2021) but also empathetic, socially responsible leaders. By tasking students with solving real-world challenges, universities can ensure that the professionals of tomorrow are equipped with both the competencies to succeed and the values to lead ethically (Ministry of Higher Education Malaysia [MOHE], 2019). The success of these financial literacy initiatives proves that when learning is anchored in service, it empowers marginalized communities while forging a generation of graduates ready to bridge the gap between economic progress and societal well-being.

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