

Research Article

Application of the Crossword Labs Game to Enhance Students' Understanding in Learning CTU351 (Fundamentals of Islamic Banking) Subject in UiTM

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Abstract: Islamic banking is a banking system which based on the Islamic law (Shariah). The concepts, and practices of Islamic banking taken from the teaching of al-Quran, as-Sunnah, Ijma', and Qiyas. Generally, the Islamic banking system is prohibiting from the activities such as riba, gharar, maysir and any illegal activities (haram). Additionally, this sector has opened a lot of work opportunities in our market. Various courses offered in our tertiary education which discussing about Islamic banking & finance (IBF) areas to meet the demands of the market. The terminologies and explanations in IBF are likewise somewhat complicated, necessitating prior knowledge in order to comprehend the subject's complexities. Thus, this innovation (crossword puzzle) aims to assist the learners in understanding the IBF content. In Universiti Teknologi MARA (UiTM), students of Diploma in Banking Studies part 4 either Muslims or non-Muslims will be taking CTU351 (Fundamentals of Islamic Banking) subject where it requires them to understand the terminologies, concepts, and practices of IBF. Through this innovation, learners can learn through joy and fun. Crossword labs is suitable for those who are taking IBF subjects, educators as well as to whom who are interested to know further about IBF area. Additionally, it is free of charge. Online questionnaires have been distributed to get feedback on the application of the crossword labs game to enhance student understanding in learning CTU351 subject in UiTM. The data collected in this research were analyzed descriptively. The results of the research found that the level of understanding shown by the students at UiTM Campus Mukah is very good through the application of this innovation. This research also provides recommendations for learners to diversify learning methods so that they can understand the concept, principles, and operation of Islamic banking easily.

Keywords: Islamic Banking; Islamic Finance; Crossword; Level of Understanding; Business and Management.



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1. INTRODUCTION

The term "banking" can refer to a wide range of financial institutions, from savings and loans to huge money-centre commercial banks (Heffernan, 2005). In the Malaysia Financial Services Act 2013, bank also can be defined as a business which carry out activities such as accepting deposits, paying, or collecting cheques drawn by or paid in by customers and provision of finance. (Act 758 Financial Services Act 2013, 2013)

On the other hand, Islamic banking is defined as a banking system that is in accordance with the spirit, ethos, and value system of Islam and is governed by Shariah principles. Islamic banking system is highlighting on the concept of free-interest banking system. The more generic phrase, Islamic banking, is based not only on avoiding interest-based transactions, which are prohibited in Islamic Shariah, but also on avoiding immoral and un-social practices. Islamic banking is a solution for the transformation of conventional banking system. The Islamic banking system paradigm leads to the creation of a system that aids in the attainment of economic development (Ahmad & Shabbir, 2008).

According to the Malaysia Islamic Financial Services Act, Islamic banking is defined as a business which dealing with the activities of accepting Islamic deposits, accepting money under an investment account and provision of finance (Act 759 Islamic Financial Services Act 2013, 2013). In Malaysia, Islamic bank is governed by the Central Bank of Malaysia (Bank Negara Malaysia) through the application of Islamic Financial Services Act 2013 in its practical and operation.

Global Islamic finance asset was growth to 3,958 US\$ billion globally in 2021 from 3,390 US\$ billion in 2020. With 2,765 US\$ billion, Islamic banking was the leading contributor to the expansion of this asset. Iran's asset was the biggest in the year 2021 with 1,235 US\$ billion followed by Saudi Arabia with 896 US\$ billion and Malaysia with 650 US\$ billion (Mohamed & Ahmed, 2022). The statistic shows that Islamic finance and banking industry is keep growing year by year.

There are many tertiary education institutions that provide courses or subjects in Islamic banking and finance (IBF) area. However, the terminologies and explanations in IBF are also rather tricky which it requires a comprehensive knowledge to understand the subject's complexities. So, the need for an appropriate innovation such as game-based learning is needed to assist learners in understanding IBF.

Game-based learning blends game principles and features into learning sessions. Learning activities encourage student participation and excitement for learning. Game-based learning includes elements such as point systems, badges, leaderboards, discussion boards, quizzes, and classroom response systems. After achieving a specific point level, points may be accompanied by academic rewards such as an extra week to submit an assignment (Tamosevicius, 2022).

In the application of game-based learning, students may benefit from it. Most of students stated that game-based learning assists the learners in understanding the subject content better and they were able to memorize the concept easily (Lokman, Mohd Fadzil, Zulkafli, & Mohd Fitri, 2022).

This innovation is using the crossword labs application. Matt Johnson founded Crossword Labs in 2011 while he was a student at Washington State University in Vancouver. With over 1 million puzzles created, it is now one of the internet's largest archives of crossword puzzles (Johnson, 2011). There are various subjects covered in the application. Furthermore, the application is free without charge where the educators are able to create activities in the learning session.

2. METHOD & MATERIAL

Method of study used in this innovation is qualitative method. Online questionnaires have been distributed through google forms to get feedback on the application of the crossword labs game to enhance student understanding in learning Islamic banking and finance (IBF) content. The sample taken were from students in Diploma in Banking Studies at UiTM Mukah Campus. Total respondents were 18 students.

A clear instruction was given to all respondents. Before completing the online questionnaire, all responders were requested to complete the crossword puzzle. Data were analysed descriptively using the questionnaire. Crossword labs is a medium that is used to test the students' level of understanding in the CTU351 (Fundamentals of Islamic Banking) subject.

3. FINDINGS

The application of the crossword labs game to enhance student understanding in learning CTU351 (Fundamentals of Islamic Banking) subject in UiTM shows as per the findings below:

3.1 Respondents Demography

Table 1. Respondents Demography

		UiTM Mukah Campus	Total
Gender	Male	5	18
	Female	13	
Level of Study	First Year	6	18
	Second Year	5	
	Third Year	7	
Age	18	5	18
	19	2	
	20	9	
	21	2	
Religion	Muslim	15	18
	Non-Muslim	3	

Table 1 showed that the number of respondents from UiTM Mukah Kampus was 18 respondents which consisted of 5 male students and 13 female students. From 18 respondents, 5 respondents were 18 years old, 2 respondents were 19 years old, 20 respondents were 9 years old, and 2 respondents were 21 years old. From the level of education, there were 6 respondents in the first year, 5 respondents in the second year and 7 respondents in the final year (third year). A total of 15 respondents were Muslim and only 3 respondents were non-Muslim.

3.2 The application of the crossword labs game to enhance students' understanding in learning CTU351 (Fundamentals of Islamic Banking) subject in UiTM.

Table 2. Likert Scale Abbreviation

Item	Abbreviation
Strongly Agree	SA
Agree	A
Satisfactory	S
Disagree	D
Strongly Disagree	SD

Table 3 shows on the application of the crossword puzzle to enhance students' understanding in learning CTU351 subject in UiTM. The data were analysed based on the Likert scale as shown in Table 2. There were six questions been asked to measure the students' understanding through playing the crossword puzzle game.

Table 3. Data on the Application of the Crossword Labs Game to Enhance Students' Understanding in Learning CTU351 (Fundamentals of Islamic Banking) Subject in UiTM

No	Item	SD	D	S	A	SA	Total
1	I'm understand the concepts and definitions in the CTU351 subjects through this game.	0	0	1	10	7	18
2	I'm using this game to help me remember the concepts and definition in the CTU351 subjects.	0	0	1	9	8	18
3	I'm being inspired to study CTU351 subjects through this game.	0	0	0	10	8	18
4	I'm able to focus better during the learning session because of this game.	0	0	1	11	6	18
5	My ability to focus during the learning session is improved through this game.	0	0	1	10	7	18
6	I enjoy learning CTU351 subjects through this game.	0	0	0	7	11	18
TOTAL		0	0	4	57	47	108

4. DISCUSSION

The data above demonstrated that the respondent's comprehension level is at a decent level. There were 43% strongly agreed and 53% agreed that the crossword labs game was able to enhance their understanding in learning CTU351 (Fundamentals of Islamic Banking) subject in UiTM. Whilst only 4% were only in the satisfactory level.

According to the aforementioned data, 61% of respondents said they strongly enjoyed using crossword labs to learn CTU351. Meanwhile 39% said they enjoyed learning CTU351 using crossword labs. Out of all the questions, question 4 received the lowest score, with 33% strongly agreed, 61% agreed, and 6% satisfactorily stated that the game helped them concentrate better throughout the lesson.

Three students who are not Muslims participated in the game and finished the online survey. According to the online survey's results, 55% of respondents strongly agreed that the game helped them grasp the topic better and was valuable to them. Just 22% agreed, and 22% found it satisfactory. This information demonstrates that teaching students through games will aid in their comprehension and retention of the content.

In summary, majority of the online questionnaire's questions received a static response. Most respondents indicated that they agreed or strongly agreed with every question that the application of the crossword labs game was able to enhance students' understanding in learning CTU351 subject. This indicates that the crossword puzzle was beneficial to the students.

5. CONCLUSION

In a nutshell, the crossword puzzle is beneficial to the students in strengthening their understanding and memorization skills while they are learning. To make sure they can recall what they have learnt in class, it is advised that the students do the exercises on their own. In order for students to readily grasp the concept, principles, and mechanisms of Islamic banking and finance (IBF), they must diversify their learning approaches. The use of online games such as crossword puzzles is encouraged.

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