



# INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



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To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v13-i4/17319> DOI:10.6007/IJARBSS/v13-i4/17319

**Received:** 20 February 2023, **Revised:** 21 March 2023, **Accepted:** 06 April 2023

**Published Online:** 25 April 2023

**In-Text Citation:** (Nordin et al., 2023)

**To Cite this Article:** Nordin, N., Mohammad, M., Yusoff, Z. J. M., Ali, E. M. T. E., & Ismail, I. (2023). Mastery of the Fiqh Al-Muamalat Course Through the i-Maal Application. *International Journal of Academic Research in Business and Social Sciences*, 13(4), 2089 – 2098.

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**Vol. 13, No. 4, 2023, Pg. 2089 – 2098**

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[www.hrmars.com](http://www.hrmars.com)

ISSN: 2222-6990

## Mastery of the Fiqh Al-Muamalat Course Through the i-Maal Application

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### Abstract

Clear understanding and mastery of transactions and contracts in Islamic finance will prevent Muslims from engaging in transactions and financial products that contradict Shariah principles. Therefore, the offer of *Fiqh al-Muamalat* courses as a core course in Islamic Studies aims to provide students with an understanding of *muamalah* contracts according to the Shafi'i school of thought, as well as the application and resolution of Shariah-compliant contracts in current transactions. However, learning reflection shows that students have obtained unsatisfactory results and have difficulty understanding and applying the concepts of *Fiqh al-Muamalat*. This refers to students' failure to connect concepts and laws related to *muamalah* contracts that have been studied with the current issues. This is feared to cause students to be unclear and confused about halal and haram matters related to *muamalah* or finance. Therefore, this study aims to examine the effectiveness of the i-Maal application in improving the mastery of learning in *Fiqh al-Muamalat* courses. This study involved 98 diploma and undergraduate students from the Faculty of Islamic Contemporary Studies, Universiti Sultan Zainal Abidin (UniSZA). This study combined the quantitative and qualitative methods through questionnaire surveys, intervention actions, and field studies. Intervention actions were carried out by applying teaching and learning methods using AR technology called the i-Maal application. The pre- and post-test results showed an increase in students' cognitive test scores, and the feedback questionnaire results showed excellent responses regarding students' understanding of this course. As a result of the implemented teaching method, learners became more concerned with learning sessions, as well as more involved in the learning process.

Through the implemented teaching method, students were found to be more interested in the learning sessions, and their involvement in learning was also increased. Teaching and learning using this method can be applied to improve students' motivation and mastery in *Fiqh al-Muamalat*. An educator's capacity to design effective teaching methods is the

country's hope for achieving the 21st Century Education (PAK-21) level and enhancing national education quality.

Educators' readiness in designing effective teaching methods is the hope of the country towards achieving the 21st Century Education (PAK-21) level and thus increasing the excellence of national education.

**Keywords:** Fiqh Al-Muamalat, Islamic Finance, Intervention Methods

### Introduction

The courses SYD 10202 *Fiqh al-Muamalat* and SYI 10202 *Fiqh al-Muamalat* are among the core courses in the Faculty of Contemporary Islamic Studies (FKI) at Universiti Sultan Zainal Abidin (UniSZA) for all undergraduate and diploma students, with a total number of students exceeding 600 every year (Staff Portal UniSZA, 2020). These courses use the primary reference book in Arabic, namely the book *Fiqh al-Manhaji*. This book was written by contemporary scholars Mustafa al-Khin, Mustafa al-Bugha, and Ali al-Syarbaji. Important topics in the book *Fiqh Manhaji* include the laws of buying and selling, *khiyar*, *riba*, *salam*, *qard*, *hiwalah*, *ijarah*, *rahn*, *wadiah*, *mudarabah*, and *musyarakah*. Students must master these courses in order to understand Islamic finance and contracts at the very least.

### Teaching Reflection

Based on the records of annual academic performance, the students who took the *Fiqh al-Muamalat* course achieved unsatisfactory results compared to other core courses and still need improvement. Through initial observations conducted during teaching and learning sessions, the researcher found that students encountered difficulties understanding and applying concepts in *Fiqh al-Muamalat*. During the teaching sessions, the researcher used several images and videos from websites. In addition, question-and-answer activities were carried out, and it was discovered that students had problems linking concepts and laws related to contracts that had been learned. Most students responded slowly when the lecturer conducted brainstorming question-and-answer sessions. Through skills tests, the researcher found that students had difficulty understanding complex *muamalat* principles, such as *riba*. This caused students to be unable to understand the concepts and application of principles and *muamalat* concepts in daily life.

### Focus of Study

Reflecting on past teaching and learning sessions, this study aims to enhance students' ability to comprehend concepts and laws related to financial contracts. A clear understanding of transactions and contracts in Islamic finance will prevent Muslims from engaging in transactions and financial products that are contrary to Shariah. Therefore, creative teaching methods need to be implemented to engage students in mastering this course and to create a financially literate Shariah-compliant community. Augmented Reality (AR) is seen as an innovative, engaging, and effective teaching tool for the *Fiqh al-Muamalat* course. Key topics in the *Fiqh Manhaji* book, such as the laws of buying and selling, *khiyar*, *riba*, *salam*, *qard*, *hiwalah*, *ijarah*, *rahn*, *wadiah*, *mudarabah*, and *musyarakah*, are transformed into virtual information in various multimedia formats such as video and audio. Students can overcome difficulties in understanding concepts and laws by scanning the AR-symbolized section and obtaining more detailed explanations. The i-Maal application can provide additional information and illustrations for memory retention and understanding of *muamalat* concepts. This study is essential to test the effectiveness of the teaching method among *Fiqh*

*al-Muamalat* students to ensure that basic concepts related to this course are clearly understood before embarking on more complex topics. Therefore, this application can enhance memory retention and imagination skills necessary for students to delve into the concepts and principles of *muamalat*. By helping students understand this course, the researcher believes that students will be able to easily comprehend more complex concepts in the subsequent chapter. Specifically, this study will help students understand the concepts and applications of *muamalat* in daily life, thus improving their performance in the *Fiqh al-Muamalat* course.

### **Understanding the Concept of Action Research**

Action research in education is a research method used by educators to improve teaching and learning practices in the classroom. Action research involves a continuous cycle of data collection, reflection, and action to improve student performance. It is done to address specific problems or issues in teaching and learning (Kemmis & McTaggart, 1988; Elliott, 1991; Dick, 2002; Herr & Anderson, 2014; McNiff, 2013). It involves the process of identifying problems, planning, implementing actions, observing and recording data, analyzing data, and reflecting and evaluating (McNiff, 2013). Literature highlights that intervention studies in learning and teaching sessions are carried out as an effort to improve student understanding in specific subtopics. Hattie's (2009) study shows that there are various factors that affect student achievement and he formulates intervention strategies to improve student learning.

Intervention studies by Cagiltay et al (2015); Grohmann et al (2017); Huang et al (2015); Kapp (2012) show that the use of gamification has been proven to increase motivation and student learning outcomes. Gamification is the use of game elements in non-game contexts to increase motivation, engagement, and learning (Hanus & Fox, 2015). Therefore, action research also helps to investigate the effectiveness of intervention methods to improve student comprehension and retention of learning. This is because each subtopic of learning requires a different learning approach, and it is the teacher's responsibility to reflect and experiment with various techniques that can help improve student performance. Intervention methods through action research can enhance a teacher's professionalism in understanding the effectiveness of student learning and teaching (Norasyikin et al., 2023; Juliana et al., 2022).

In line with the government's goal of achieving 21st Century Education (PAK-21), the use of electronic media in teaching and learning has become one of the best teaching strategies to create a more effective, futuristic, and appropriate learning environment for the changing era of information technology in education. This approach is a necessity, especially for courses that use foreign language references, such as Arabic. A creative and innovative teaching approach will make the teaching and learning process more interesting and effective because students will be able to understand the concepts of educational science more easily and thus improve the quality of the learning environment and student achievement (Noh et al., 2013). The use of technology in courses conducted in Arabic such as *Fiqh al-Muamalat* is seen as an effective effort to impact the learning experience and achievements of students. Generally, studying Arabic-language courses is not an easy task for some students. Studies show that the mastery of Arabic among Malay students is very weak, stemming from teaching practices in Arabic that only rely on the use of textbooks, boredom in teacher-led teaching sessions that are at a long level, teaching that is only centered on the teacher and teaching

that is still based on text translation. This situation causes teaching and learning to become tedious. Students become less interested, careless, not sensitive to what is taught, and less attentive to lecturer teaching, eventually affecting student achievement (Hazirah et. al., 2017; Ismail et al., 2012; Daud & Pisal, 2014).

This issue is addressed through the use of AR applications, which are technologies that combine virtual objects into the real world, allowing users to interact with these virtual objects in real-time (Ohta & Tamura, 2014; Azuma, 1997). It is vastly different from virtual reality technology, which "isolates" users in a new virtual world (Saforuddin et al., 2012). As a result, this technology has the potential to capture students' interest in learning and thereby increase their mastery of *Fiqh al-Muamalat* content. Mastery of *muamalat* knowledge will create a society that is peaceful and prosperous, and free from anything that contradicts Shariah law such as usury, gambling, and *gharar*. This technology combines virtual and real worlds using an attractive display technique that shows 3D objects, animations, audio, and video by simply scanning a smartphone camera at a specific image that has been designed (Ohta & Tamura, 2014). Previous studies have also shown that student learning improves when information is presented spatially or temporally close to each other (Leppink et al. 2014). Moreover, AR has advantages over Virtual Reality (VR) because AR technology is cheap and easy to develop and has various features that can provide different learning experiences from conventional learning (Siti Zaharah et al., 2018).

### **Methodology**

A total of 98 respondents participated in this study, comprising 37 male and 61 female students. In addition, 44 respondents were diploma graduates, while 54 respondents were undergraduate students from the Faculty of Contemporary Islamic Studies, UniSZA. The implementation period for the intervention in this study took a total of 4 weeks. The researcher observed and identified the problem with students' mastery of learning *Fiqh al-Muamalat* through cognitive tests before launching this study. In addition, a Google Form questionnaire was distributed to identify the actual problems faced by students in learning and their perceptions of the *Fiqh al-Muamalat* course. After the pre-training and pre-test, an intervention method was implemented. To assess the implementation of the intervention method, a post-test was also conducted.

### **Method of Intervention**

The intervention method was conducted in stages. Firstly, the researcher explained to the students about the concept and principles of *muamalat* in contractual transactions. This was done to enable students to connect the concept and principles of *muamalat* with current contracts. Subsequently, the intervention method of learning was carried out using the i-Maal application. The title and content of the *Fiqh al-Manhaji* book were innovated into virtual information concepts in various multimedia formats such as graphics. With this technology, clear explanations and realistic visuals can be viewed by students when scanning the part marked with an AR symbol. An AR marker is an image that can be scanned using an AR device, which then activates digital elements such as video or animation. With AR markers, students can obtain additional information about a topic interactively.



Image 1: A portion of the i-Mall application module using AR scanning.

### Analysis and Discussion

Table 1 shows the distribution of the respondent's demographics. A total of 98 respondents participated in the study, consisting of 37 male students and 61 female students. In addition, 44 respondents were diploma graduates, while 54 respondents were bachelor's degree graduates from the Faculty of Contemporary Islamic Studies, UniSZA.

Table 1  
 Distribution of study respondents' demographics

Variable	Item	Number	Total
Gender	Male	37	98
	Female	61	
Education level	Diploma	44	98
	Bachelor's degree	54	

Furthermore, the analysis findings in Table 2 show a comparison of the number of correct answer scores between pre and post-intervention of the i-Maal application, which explains about *Fiqh al-Muamalat*.

Table 2

Comparison of the number of correct answer scores between pre- and post-intervention in the i-Maal application

Item	Statement	Pre	Post	Difference
S1	The method of <i>qobadh</i> for a house is to vacate the house and hand over the keys to the buyer.	59	81	+22
S2	Buying and selling through <i>muatho'</i> (المعاطة) is not valid according to the popular opinion of the Shafi'i school of thought.	42	49	+7
S3	The <i>khiyar syarat</i> in the Shafi'i school of thought is limited to only 3 days.	68	87	+19
S4	If a buyer finds defects in the purchased item, they can exercise the <i>khiyar aib</i> right even if they are late in claiming it.	25	26	+1
S5	The payment for <i>salam</i> contract (رأس مال السلم) should be made in advance during the akad ceremony.	59	74	+15
S6	There is no requirement to specify the delivery time for the ordered item in an <i>salam</i> contract.	54	52	-2
S7	Which of the following is the <i>illah</i> for <i>riba</i> on gold and silver?	34	49	+15
S8	If Ahmad buys 1kg of imported wheat with 1.2kg of local wheat as payment, what type of <i>riba</i> occurs in the transaction?	50	57	+7
S9	<i>Khiyar syarat</i> or <i>khiyar majlis</i> cannot be stipulated in an <i>hawalah</i> contract.	44	51	+7
S10	If there is a <i>hawalah</i> (debt transfer), debtor 1 no longer needs to pay their debt.	53	76	+23
S11	Rent for a house must still be paid even if the tenant does not occupy the rented house.	78	87	+9
S12	A special employee is entitled to receive their salary whether there is work to be done or not.	39	55	+16
S13	Which of the following forms of partnership agreement are valid according to the Shafi'i school of thought?	29	48	+19
S14	If one of the partners in a company dies, the partnership agreement is not invalidated.	39	47	+8
S15	<i>Mudharabah</i> is a common type of contract that cannot be invalidated by either party.	20	30	+10
S16	In a <i>mudharabah</i> agreement, the capital must be delivered in advance during the akad ceremony.	69	85	+16
S17	If a trustee is not sure if they can continue to maintain the trust, it is forbidden for them to accept the <i>wadiah</i> .	14	14	0
<b>Total</b>		<b>776</b>	<b>968</b>	<b>+192</b>
<b>Percentage increase</b>				<b>12%</b>

The post-test results show an increase in the percentage of correct answers by 12%. Almost all items show an improvement in the percentage of correct answers, particularly for item S1, which states that "The way to hand over a property in *qobadh* is to vacate the house and hand over the keys to the buyer," and item S10, which states that "In the case of *hawalah* (debt transfer), debtor 1 no longer needs to pay their debt." This indicates that the i-Maal application intervention can assist students in understanding and improving their comprehension of the *qobadh* and debt subtopics. Additionally, item S3, which states that "According to the Shafi'i School of Thought, the option of revocation of a contract is only valid for a period of three days," and item S13, which asks "Which of the following forms of partnership is considered valid according to the Shafi'i School of Thought?" show the third-highest improvement in the percentage of correct answers. This indicates that the i-Maal application intervention can provide students with a clearer understanding, particularly in the subtopic of partnership according to the Shafi'i School of Thought.

However, there are items that do not show positive changes, particularly item S6, which states that "It is not required to specify the time of delivery for ordered goods in *salam* contracts," and item S17, which states that "If the holder of a trust is unsure whether they can maintain their trust, it is unlawful for them to accept the trust." This finding suggests that the i-Maal application needs improvement regarding the subtopics related to *bay al-salam* and *al-wadiah*.

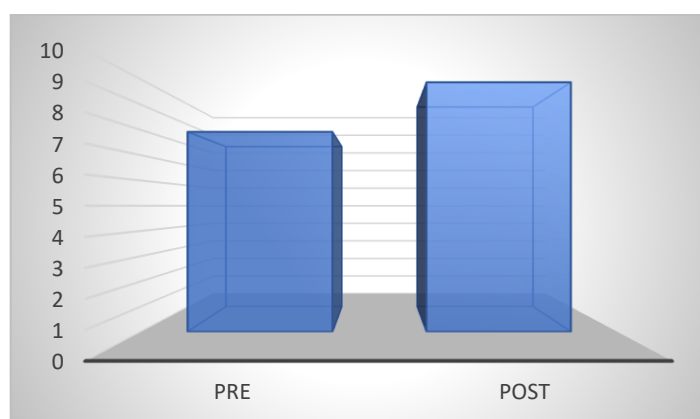


Figure 2: Summary of comparison of accurate answer scores based on pre- and post-use of the i-Maal application.

Figure 2 shows the analysis of the summary of the comparison of accurate answer scores based on pre- and post-use of the i-Maal application. The results found that out of the total of 17 survey items, 8 questions obtained accurate answers during the pre-test compared to 10 accurate answers during the post-use of the i-Maal application. These findings indicate an improvement of 2 correct answers.

## Conclusion

In conclusion, the action research conducted successfully achieved its objective of improving students' mastery and understanding of *Fiqh al-Muamalat*. The i-Maal application improved students' ability to understand the concepts and laws related to financial contracts. Additionally, the study found that students showed improvements and positive effects during classes. It was evident from the intervention method that students were able to better



understand the subject matter as a result. Different intervention methods from traditional teaching concepts were also able to increase students' interest and enthusiasm to continue learning, as well as make them more focused and active. Thus, more creative and innovative teaching methods can motivate students towards improving teaching effectiveness and achievements. The readiness of educators in designing effective teaching methods is the hope of the country towards achieving the 21st Century Education (PAK-21) level and at the same time increasing the excellence of the country's education.

### Acknowledgment

The author would like to thank Universiti Sultan Zainal Abidin for funding this research under Project Code UniSZA/2021/SoTL/10 for allowing this innovation to be carried out.

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