Understanding the Concept of *Fiqh Al-Muamalat* and Students' Perception of the Use of the I-Maal Application

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Abstract
The use of technology in education is increasingly growing and becoming more important in facilitating effective learning processes. Efforts to strengthen learning experiences creatively and innovatively have begun to receive attention among educators. Therefore, the i-Maal application has been developed and implemented in the teaching and learning sessions of the *Fiqh al-Muamalat* course. This study was conducted to examine the level of students' understanding on the concepts of *Fiqh al-Muamalat* and their perceptions on the use of the i-Maal application. This study used a quantitative research approach through the distribution of questionnaires as the research instrument. The study sample involved 98 students selected through simple random sampling from diploma and bachelor's degree programs at the Faculty of Contemporary Islamic Studies, Universiti Sultan Zainal Abidin (UniSZA). Based on the obtained results, the majority of students demonstrated a high level of understanding on specific topics in the *Fiqh al-Muamalat* course. The analysis of student feedback on the use of the i-Maal application reveals its usability to be at a low level. This indicates that the i-Maal application still needs improvement and enhancement to maximize its benefits. Creative and innovative teaching methods, such as developing new technologies in teaching and learning, need to be continuously implemented to enhance students' interest in mastering course content, which directly contributes to build a generation of financially literate and Sharia-compliant society. The impact of this will contribute to the strengthening of students' skills in understanding the principles of Islamic finance more deeply, while also promoting a holistic understanding of economic aspects that adhere to Shariah principles.
Keywords: I-Maal, Teaching And Learning, Fiqh Al-Muamalat, Augmented Reality

Introduction

The use of modules in teaching and learning sessions has become a common approach in delivering the curriculum. These modules serve as comprehensive and organized teaching aids for educators, helping them manage time more efficiently in the classroom (Norhazleyna et al., 2022). The use of modules is seen as an effective teaching medium, especially for courses that utilize foreign language and primary references in foreign language, such as the *Fiqh al-Muamalat* course. Based on the analysis of annual academic achievements, the academic performance of students taking the *Fiqh al-Muamalat* course is relatively low and still requires improvement compared to other core courses. Students face difficulties in understanding and applying the concepts of *fiqh al-muamalat*, as well as grasping complex *muamalat* principles such as riba, *gharar*, and *maysir*. This lack of understanding hinders them from applying muamalat concepts in their daily lives. Therefore, this study aims to assess students' level of understanding of learning concepts in the interactive *Fiqh al-Muamalat* module based on the use of the i-Maal Application. The interactive *Fiqh al-Muamalat* module developed through the i-Maal Application is more concise compared to the main reference book of Fiqh al-Manhaji, which contains ten main topics such *as al-bay, al-khiyar, riba, bay al-salam, al-hawalah, al-ijarah, al-musyarakah, al-mudharabah, al-wadiah*, and *ar-rahnu*. This study examines students' understanding of *Fiqh al-Muamalat* concepts and their perceptions on the use of i-Maal Application.

Learning Fiqh al-Muamalat
Fiqh al-Muamalat refers to the study of Islamic law related to transactions and business dealings in daily life. It encompasses various aspects such as buying and selling, usury, reservations, renting, partnership contracts, investments, savings, and pledges. This course is crucial for students as it introduces fundamental concepts of Islamic financial contracts and agreements that need to be understood. A strong understanding and mastery in this field can help develop awareness among students to uphold the rights and obligations prescribed in religion. Furthermore, students who understand the laws of *muamalat* will be more cautious in their dealings to avoid getting involved in prohibited transactions. A deep understanding of *Fiqh al-Muamalat* also strengthens the ethical and moral values in the financial interactions of Muslims. This will bring continuous blessings and goodness to the students.

In addition, this understanding can also enhance students' awareness to contribute to the development and empowerment of the Islamic economy. Students who deeply understand *Fiqh al-Muamalat* can strengthen the practice of Islamic economics based on Shariah principles, justice, and bringing prosperity to society. Based on the importance of studying this field, the Faculty of Contemporary Islamic Studies (FKI), Universiti Sultan Zainal Abidin (UniSZA), has designated *Fiqh al-Muamalat* as a core course for all diploma and bachelor's degree students under the course code SYD 10202 *Fiqh al-Muamalat* and SYI 10202 (https://portal.unisza.edu.my/, 2023). This course primarily refers to the book Fiqh al-Manhaji, authored by contemporary scholars, Mustafa al-Khin, Mustafa al-Bugha, and Ali al-Syarbaji.

Concept of Augmented Reality Technology
Augmented Reality (AR) refers to technology that integrates digital information such as images, videos, or 3D models into the real world (Azuma et al., 2001). Users can view this information through devices such as smartphones, tablets, or AR glasses. AR technology enriches the real-world environment by blending digital content, combining two realities for users. AR technology has now become one of the most significant innovations in the field of education, introducing more interactive and engaging learning experiences. According to Akcayır and Akcayır (2017), AR has been widely used in educational contexts with the aim of enhancing teaching and learning experiences. In this context, digital content such as graphic concept maps, animated demonstration videos, and 3D models contained within the educational curriculum can be integrated into the real-world environment.

Haliza et al. (2022) also support the use of AR technology in education by emphasizing that the use of AR enables the transition of curriculum content to a more enjoyable and interactive environment for students. By leveraging this technology, the learning experience is no longer confined to static text or images in textbooks but is expanded to more dynamic and realistic experiences. By using AR, students can view and interact with 3D models, graphical visualizations, and animations related to learning topics directly in the real environment. This helps to enhance memory retention and understanding, as well as stimulate students' interest in the subjects being studied.

With the advancement of smartphone and tablet technology, AR applications in education are rapidly evolving to create more interactive and engaging learning experiences, such as AR textbooks (Dunser et al., 2012). Furthermore, AR technology has now become an integral part of education, through the development of various applications and platforms to enhance learning experiences in almost all educational subjects (Sırakaya & Alsancak, 2022; Supriyanto et al., 2023).

The effectiveness of using Augmented Reality (AR) in Learning
Studies on the use of AR technology have been conducted extensively both in educational institutions and in training or workshops (Avila-Garzon et al., 2021). Scholarly research demonstrates the effectiveness of using AR technology in learning environments as well as its benefits in addressing student diversity issues (Ajit, 2021; Hidayat et al., 2021; Lopez-Belmonte et al., 2023).

One of the primary advantages of AR technology is its ability to make learning more interactive and engaging, thereby enhancing students' motivation for learning (Nur Farah Syuhada et al., 2020). Findings from Che Musazaki et al. (2022) research indicates that students are more enthusiastic when they can interact with new and enjoyable teaching tools. Similar findings were obtained from Haliza et al. (2022) study, which revealed that the use of interactive AR applications successfully captured students' interest in exploring independently in the field of Mathematics. Additionally, research on the development and testing of conceptual models by O'Connor & Mahony (2023) also demonstrates that AR applications can have a positive impact on students' academic self-efficacy.

The use of AR technology is also recognized to enhance students' understanding of difficult topics by presenting complex concepts or information in a more accessible way. Research by Che Musazaki et al. (2022) confirms that the use of AR technology in teaching has been effective in improving students' understanding, especially in abstract subjects that require visualization. For example, the use of AR in recreating artifacts and monuments in virtual environments can increase students' interest in deeper understanding of History subjects (Nur Athmar et al., 2022). Similarly, research by Mawar et al. (2022) demonstrates that gamification using AR mobile applications related to human heart anatomy in Biology subjects is well-received by the majority of students.

In addition, teaching that incorporates AR technology can have a positive impact on students' academic achievement. A meta-analysis of 16 studies showed that AR applications have a positive effect on academic achievement in Science subjects (Kalemkus & Kalemkus, 2023). Furthermore, the results of quasi-experimental studies conducted by Ozeren and Top (2023) as well as Kul and Berbe (2022) confirm that the use of AR technology in teaching successfully enhances students' academic performance significantly compared to traditional teaching methods without the involvement of technology.

Studies have also found that the use of AR technology can provide collaborative and remote learning environments more easily because students can collaborate on projects or activities without geographical barriers. Research by Haliza et al. (2022) confirms that AR can have a positive impact on collaborative learning because students can collaborate in executing a project or solving problems through sharing virtual space. Additionally, similar findings were obtained in a study by Radu et al. (2021) on robotics program activities that demonstrating engagement in group learning among students.

Overall, the application of AR technology in education can provide meaningful learning experiences for students. Based on the discussion, the use of technology in learning can enhance student motivation, facilitate understanding and mastery of learning, have a positive impact on academic achievement, and facilitate long distance learning.

Methodology
This study adopts a quantitative approach using a survey method. The instrument utilized in this study is a google form questionnaire comprising three main sections: demographics, students' understanding of the *Fiqh al-Muamalat* learning module, and students' perceptions of the usage of the i-Maal Application in the learning of the *Fiqh al-Muamalat* course. The i-Maal Application contains selected topics from the *Fiqh al-Muamalat* course that have been innovated into the concept of virtual information in various multimedia formats using augmented reality technology. In this study, 98 respondents were randomly selected to represent diploma and bachelor's degree students from the Faculty of Contemporary Islamic Studies, UniSZA. Data was analyzed using Statistical Package for the Social Sciences (SPSS) version 24. Students' understanding of the learning module was determined based on percentages, while the level of students' perception on the effectiveness of the application's usage was determined by minimum scores divided into four interpretative stages. Classifying minimum scores into specific stages allows for more detailed and meaningful analysis. Table 1 shows the minimum scores and interpretations used as a guide for this study.

Table 1
Interpretation of Minimum Scores

Min Scores	Interpretation
4.01 to 5.00	High
3.01 to 4.00	Moderately High
2.01 to 3.00	Moderately Low
1.00 to 2.00	Low

Source: Nunnally and Bernstein (1994)

Findings and Discussions
This section presents the study's demographics, descriptive analysis results, and discussion regarding the use of augmented reality-based technology as one of the methods in teaching and learning. Table 2 shows the distribution of respondents' demographics based on gender and educational level. A total of 98 respondents participated in this study, consisting of 37 male students and 61 female students. Among them, 44 respondents were diploma students, while 54 respondents were bachelor's degree students.

Table 2
Distribution of Respondents' Demographics Based on Gender and Educational Level

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

Next, the analysis findings in Table 3 present the percentage of students' understanding on the concepts of *Fiqh al-Muamalat* after using the i-Maal Application.

Table 3

Percentage of Students' Understanding of Muamalat Concepts after Using the I-Maal Application for the Fiqh al-Muamalat Course

Item	Statements	Percentage of Students' Understanding of Muamalat Concepts
S1	The way to perform *qabadh* of a house is by vacating the house and handing over the keys to the buyer.	83%
S2	Buying and selling through *muatho'* (المعاطاة) is invalid according to the view of the Shafi'i school of thought.	50%
S3	The period for *khiyar syarat* according to the Shafi'i school of thought is only 3 days.	89%
S4	If a buyer finds defects in the purchased goods, he can claim the right to *khiyar aib* even if he is late in claiming his right.	27%
S5	Payment for *salam* contract (رأس مال السلم) must be made in advance during the contract ceremony.	76%
S6	It is not required to specify the delivery time for ordered goods in a *salam* contract.	53%
S7	Which of the following is the *illah* for riba in gold and silver?	50%
S8	If Ahmad buys 1kg of imported wheat with payment of 1.2kg of local wheat, what type of riba occurs in the transaction?	58%
S9	*Hawalah* contract cannot be subject to khiyar syarat or khiyar majlis.	52%
S10	In the event of *hawalah* (debt transfer), first debtor is no longer needs to pay his debt.	78%
S11	Rent for a house must still be paid even if the tenant does not occupy the rented house.	89%
S12	Special wages are entitled regardless of whether specific work is performed or not.	56%
S13	Which of the following forms of musharakah contract is valid in the Shafi'i school of thought?	49%
S14	If one of the partners in a company dies, the partnership contract is not terminated.	48%
S15	*Mudharabah* contract is a common contract that cannot be terminated by any party to the contract.	30%
S16	In a *mudharabah* contract, capital must be delivered in advance during the contract ceremony.	87%
S17	If a trustee receives a deposit in trustworthiness but is unsure of its continued trustworthiness, it is forbidden for him to accept the deposit.	15%

The research findings indicate that the two *fiqh* legal questions with the highest understanding percentages are question 3, which is "The period for *khiyar syarat* according to the Shafi'i school of thought is only 3 days" with an understanding percentage of 89%, and question 11, which is "Rent for a house must still be paid even if the tenant does not occupy the rented house " with an understanding percentage of 89%. Meanwhile, the lowest understanding percentages are for question 17, which is "If a trustee receives a deposit at the time of receiving the goods, but is unsure whether he will continue to be trustworthy, then it is forbidden for him to accept the deposit" with a total of 15%, and question 4, which is " If a

buyer finds defects in the purchased goods, he can claim the right to *khiyar aib* even if he is late in claiming his right" with an understanding percentage of 27%.

Generally, differences in students' understanding percentages of *Fiqh al-Muamalat* legal questions after the use of i-Maal can be explained through various factors, including theoretical understanding, practical experience, and the level of information delivery by lecturers. In the context of Islamic literature, there are approaches to measure the understanding of emphasized *fiqh* legal concepts, and understanding of these concepts is often influenced by various aspects such as legal interpretation methods, social context, and interpretations of legal sources. Additionally, teaching approaches that focus on the practical application of *fiqh* or Islamic jurisprudence in daily life can also influence students' understanding of these concepts. Therefore, low understanding in some elements may be caused by deficiencies in basic theoretical understanding, inadequate practical application, or differences in interpretation of the taught legal sources.

Furthermore, the analysis of the findings in Table 4 indicates the level of students' perception regarding the use of the i-Maal application in the *Fiqh al-Muamalat* Module.

Table 4

Students' Perception Level Towards the Use of the i-Maal Application in the Fiqh al-Muamalat Module

Item	Statements	Min	S.D
M1	i-Maal is easy to use	1.58	1.015
M2	i-Maal is practical to use	1.67	1.043
M3	I am satisfied with i-Maal	1.62	1.031
M4	I quickly become proficient in using i-Maal	1.77	1.043
M5	i-Maal functions as I expected	1.65	0.975
M6	i-Maal is suitable for use by students	1.62	1.117
M7	i-Maal is suitable for use by the general public	1.58	1.064
M8	I will recommend to my friends to have i-Maal	1.60	1.023
M9	i-Maal helps me understand the *Fiqh al-Muamalat* course better	1.55	1.037
M10	i-Maal helps make the learning process of the course in Arabic easier	1.62	1.079
M11	i-Maal can attract students' interest in studying *Fiqh al-Muamalat*	1.48	0.997
M12	i-Maal can attract public interest in studying *Fiqh al-Muamalat*	1.57	1.075

Based on the analysis, the results indicate that students' perception of the overall use of the i-Maal Application is generally low, ranging from (Min= 1.48, SD= 0.997) for the item 'i-Maal can attract students' interest in studying *Fiqh al-Muamalat* to (Min=1.77, SD= 1.043) for the item 'I quickly become proficient in using i-Maal'. These findings suggest that the application is lack of user-friendliness, and improvements are needed in both the content related to *Fiqh al-Muamalat* and the design presentation of the application.

Therefore, to enhance the i-Maal Application module, there are several improvements that can be considered. Firstly, it is important to align the module with current technology, such

as integration with Learning Management Systems (LMS) and mobile applications to facilitate student access from various devices (Habib, 2019). Additionally, the addition of more interactive teaching materials such as instructional videos and interactive practice activities can increase student engagement (Aziz, 2020), along with a redesign of the user interface (UI) to ensure maximum usability (Rahman, 2018). Furthermore, a dynamic assessment system and comprehensive feedback can also be incorporated to help students improve their understanding of *Fiqh al-Muamalat* legal concepts (Ismail, 2021). Additionally, providing additional reference sources such as articles and links to relevant fatwas can enhance the quality of the module and knowledge generation (Hassan, 2019). By implementing these measures, the i-Maal Application module will become more effective in delivering *Fiqh al-Muamalat* legal concepts to students.

Conclusion
In conclusion, this research indicates that the implementation of the i-Maal Application is highly beneficial, but it requires further improvement and enhancement to achieve the learning objectives, which is to enhance students' mastery and understanding of the *Fiqh al-Muamalat* course. In this regard, further detailed studies can be conducted regarding the development of a specialized application for Muamalat *Fiqh al-Muamalat*, focusing on aspects such as user-friendly design, flexibility, accessibility, and interactivity. Educators' readiness to design effective teaching methods is crucial to achieving the goals of 21st Century Education (PAK-21) and thereby improving the educational excellence of the country. The innovative teaching and learning methods not only contribute to students' development but also enhance the excellence of the national education system effectively. Furthermore, the importance of innovation and creativity in educational development cannot be denied. Through the development of learning applications such as the interactive i-Maal module, we can create a dynamic learning environment that stimulates critical thinking and creativity among students, leading directly to long-term benefits for the education system by preparing a more adaptive and competitive generation in an increasingly complex era of globalization.

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