Development and Validity of Arabic Muamalat Module (M~BAM) for Islamic Finance Higher Education Learning Program

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Abstract

The objective of this paper is to develop an Arabic Muamalat Module (M~BAM) and evaluate its effectiveness in improving mastery of Arabic related to *muamalat*. This module is constructed using the ADDIE model, which consists of five development phases. The study design is descriptive, employing a quantitative approach. The instrument used for the study is the module content-validation assessment form. The module underwent validation by seven experts in validity assessment, comprising lecturers from both public and private universities as well as Institute of Teacher Education (IPG) lecturers. All possess expertise in module development, Arabic content and pedagogy. The results of the experts' validity assessment indicate that the module is relevant and usable, with a mean score of 4.29. It can be concluded that a meticulous approach to developing the M~BAM module is required for Islamic finance students, aligning with educational standards, and employing diverse teaching methods. With a focus on authentic dialogue and comprehensive exercises, the module promises effective Arabic language acquisition and enhanced understanding of muamalat concepts. The M~BAM module exhibits strong alignment with course objectives, facilitating effective learning in muamalat and Islamic finance. Technical validity assessments emphasize the significance of visual elements for engagement and comprehension, recommending enhancements accordingly. It is recommended that improvements for module usage, such as conducting pre- and post-tests is required.

Keywords: Module; Arabic Muamalat; Higher Education learning; Islamic; Curriculum; Finance; Standard Validation Methods; Pedagogy

Introduction

The development of Islamic finance began in the 1970s as countries with Muslim majorities sought alternatives to conventional financial systems that conflicted with Islamic principles (Hussain et al., 2016; Simon et al., 2015). This movement coincided with a growing

awareness among Muslims worldwide of the importance of adhering to Islamic finance principles (Musse, 2015; Hidayat et al., 2020). Over time, the Islamic financial system has experienced rapid global growth and gained international recognition as a viable financial system. Many countries across regions such as the Middle East, North Africa, Asia-Pacific, Europe, and the Americas have embraced Islamic finance within their financial institutions (Domat, 2024), underscoring its increasing significance in society.

The advancement of the Islamic financial system highlights the critical role of Islamic financial education (Yohanna et al., 2016). Such education provides a deeper understanding of Islamic economic principles, including the prohibition of usury (Riba), excessive uncertainty (Gharar), gambling (Maysir), and the promotion of ethical business practices such as justice, fairness, and transparency (Uddin, 2015; Abd Razak, 2015). Islamic scholars and experts in Islamic economics have significantly contributed to developing financial concepts and practices aligned with Sharia principles. These principles are rooted in the Quran, the teachings of Prophet Muhammad (PBUH), Ijma' (consensus of the companions), and Qiyas (analogical deduction) to address contemporary financial issues (Abd Razak, 2015).

The demand for Islamic finance education has led to the need for learning materials tailored to diverse linguistic and cultural contexts (Haneef, 2018; INCEIF, 2020). However, existing educational resources must address specific requirements, such as language proficiency in Arabic and understanding Arabic terminology in financial documentation (Musse, 2015; Harahap et al., 2019). Recognising these needs, there is a pressing necessity to develop Arabic language modules specifically designed for Islamic finance or muamalat. Such modules aim to enhance Arabic language proficiency for effective communication with investors and clients (UNESCO, 2022) and to facilitate understanding of Arabic transactional terms used in financial documents for various purposes such as financing, purchasing, renting and leasing.

Past research on the Arabic language for specific purposes have been conducted by many scholars (Najjah Salwa et al., 2015; Sahrir et al., 2017; Abdul Ghani et al., 2019; Ahmad, M. I., et al., 2020; Ajape, 2023; Umbar et al., 2024). Although there are studies related to Arabic for Islamic finance, such as Rifaldi & Mohamed (2018), Al Muhsin & Ahmad (2019) and Yusra et al. (2024), there is still a gap in developing modules for that purpose. Therefore, the Arabic language is considered essential for understanding the vast field of Islamic finance, which has gained significant global prominence. Learning requirements in Islamic finance, especially in Malaysia, require Arabic language proficiency courses (Malaysian Qualification Agency [MQA], 2013) at the higher education level. Therefore, there is an urgent need to develop an Arabic language module specifically for Islamic finance or muamalat, supported by research conducted by Al Muhsin & Mustafa (2021) and Abdullah et al. (2022).

Methodology

Development, Construction, Production and Content of M~BAM

This phase marks the developmental stage of the module, involving tasks such as planning, designing, coding, testing and other related activities. Following an initial overview based on the Muamalat and Islamic Finance Programme Standards (MQA, 2013), as well as the syllabus for the

muamalat Arabic language course in Islamic Finance programs from various public and private higher education institutions (HEIs) in Malaysia, the researcher prepares a proposal for constructing M~BAM.

Designed specifically for Islamic finance students, M~BAM aims to facilitate the learning of Arabic with a focus on Islamic finance and its associated terminology. The module integrates excerpts of dialogues or conversations related to muamalat alongside foundational Arabic grammar to illustrate muamalat concepts. During the previous design phase, the module draft was formulated by the researcher based on the Sidek and Jamaluddin model (2005). The researcher segmented this phase into two parts: the initial draft production steps and the subsequent module evaluation steps.

The process of designing M~BAM includes defining the objectives of the module, selecting its content and exercises and choosing appropriate teaching methods. The objectives of M~BAM are screened based on the teaching and learning objectives for the course, which are (a) being able to pronounce, know and understand words and short sentences in Arabic related to muamalat, (b) understanding Arabic terminology and (c) able to apply basic Arabic grammar. In addition, in the structuring of M~BAM, the researcher has arranged it according to thematic topics, selecting muamalat related content from the book *al-Fiqh al-Manhajiyy* based on its evaluation and

suitability for the module as illustrated in Figure 1.

Figure 1: Muamalat Topics Organised Based on Kitab *Al-Fiqh Al-Manhajiyy*

From those topics, the researcher has added an initial topic that is seen as appropriate for the muamalat topics. The content of M~BAM is broken down as shown in the Figure 2.

Figure 2: Excerpt from M~BAM Topic

Muamalat Quotes

All these quotation topics have been drafted in the form of dialogue or conversation quotations that are appropriate to the topics of the study and are appropriate to the level of the students at the HEIs. The researcher has drawn up a dialogue in Malay that is appropriate to the topics of the muamalat and then translated it into Arabic. The main topics of muamalat passages in M~BAM that have been drawn up by the researcher are listed in Table 1.

Table 1: Muamalat Quote Topic

المحتويات Contents		NO
Business Enterprises Quote | Synonyms & Antonyms | Terminology	المُؤَسَّسَة التِجَارِيَّة (المعاملة) النص | المرادفات والأضداد | المصطلحات	١

Book Fair Quote | Synonyms & Antonyms | Terminology	مَعْرَض الكُتُب (البيع) النص | المرادفات والأضداد | المصطلحات	٢
Clothing Store Quote | Synonyms & Antonyms | Terminology	مَتْجَر تَصْمِيْم الأَزْيَاء (استصناع) النص | المرادفات والأضداد | المصطلحات	٣
Riba (Interest) Quote | Synonyms & Antonyms | Terminology	الرِبَا النص | المرادفات والأضداد | المصطلحات	٤
Money Exchange Quote | Synonyms & Antonyms | Terminology	صَرْف العُمَلَات (الصرف) النص | المرادفات والأضداد | المصطلحات	٥
Housing Financing Quote | Synonyms & Antonyms | Terminology	التَمْوِيْل السَكَنِيّ النص | المرادفات والأضداد | المصطلحات	٦
Rent Hotel (Rent) Quote | Synonyms & Antonyms | Terminology	فِي الفُنْدُق (الإجارة) النص | المرادفات والأضداد | المصطلحات	٧
Bank Account Opening (Savings) Quote | Synonyms & Antonyms | Terminology	فَتْح حِسَاب مَصْرِفِيّ (التوفير) النص | المرادفات والأضداد | المصطلحات	٨
Sincere Help Quote | Synonyms & Antonyms | Terminology	مُسَاعَدَة مُخْلِصَة (هبة) النص | المرادفات والأضداد | المصطلحات	٩
Investment (Partnership) Quote | Synonyms & Antonyms | Terminology	الإِسْتِثْمَار (شركة) النص | المرادفات والأضداد | المصطلحات	١٠
At the Lease Shop Quote | Synonyms & Antonyms | Terminology	فِي مَحَلّ الرَهْن (الرهن) النص | المرادفات والأضداد | المصطلحات	١١
Guarantee (Takaful) Quote | Synonyms & Antonyms | Terminology	التَكَافُل (الكفالة) النص | المرادفات والأضداد | المصطلحات	١٢

Arabic Grammar

In addition, there are 12 Arabic grammar topics (basic) in this M~BAM. All of the Arabic grammar topics are designed in a simple way to suit the level of students at HEIs, and they are based on a communication method where students need to know the grammar of the Arabic language in a sentence. Table 2 illustrates the topics of Arabic grammar in M~BAM.

Table 2: Arabic Grammar Topic

المحتويات Contents		NO
Words and Their Categories	الكلمة وأقسامها	١
Gender in Arabic Made Simple | Signs of Feminization	المذكر والمؤنث | علامات التأنيث	٢
Singular, Dual and Plural Nouns	المفرد والمثنى والجمع	٣

Indefiniteness and Definiteness | *Lam al-Qamariat* and *al-Shamsiat*	النكرة والمعرفة | اللام القمرية والشمسية	٤
Personal Pronouns	الضمير	٥
Demonstrative Pronouns	اسم الإشارة	٦
Relative Pronouns	الاسم الموصول	٧
Possession Phrase	الإضافة	٨
Question Words	أدوات الاستفهام	٩
Prepositions in Arabic	حروف الجر	١٠
Verbs (Past Tense and Imperative)	الأفعال (الفعل الماضى والأمر)	١١
Verb - Present Tense	الفعل المضارع	١٢

M~BAM Training, Word Translation and Teaching Method

Each of the 12 M~BAM learning topic is provided with exercises related to muamalat passages and Arabic grammar. Exercises are given to students as reinforcement so that they understand each topic discussed in each passage. These exercises can be carried out in class and outside of class. In M~BAM, the researcher divides the training into two main parts, namely, training of muamalat excerpts, and Arabic grammar.

In each exercise in the muamalat section, the researcher divided the exercises into three categories as shown in Figure 3.
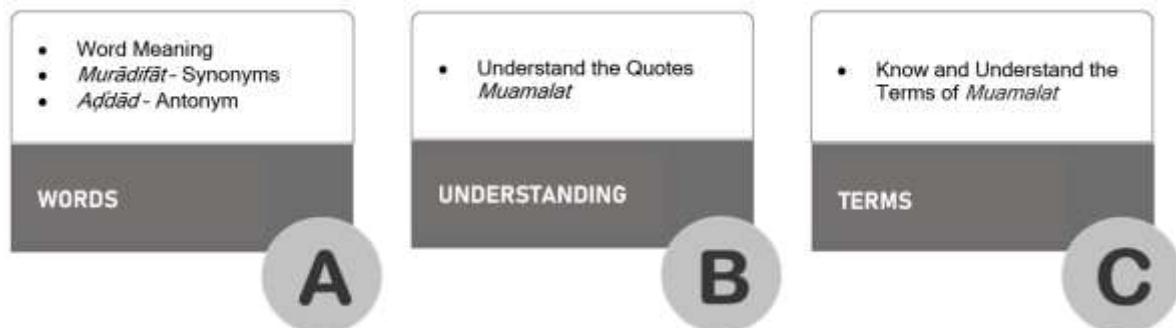

Figure 3: The Three Categories of Muamalat Exercises

Meanwhile, in the exercises in the Arabic grammar section, the researcher included

simple exercises related to the topic of basic Arabic grammar, as shown in Figure 4.
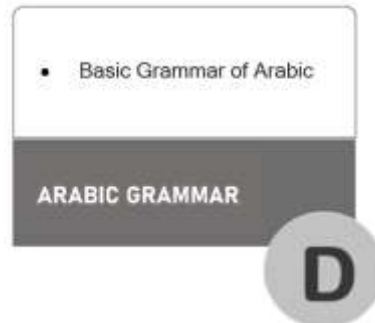

Figure 4: Arabic Grammar Exercises Category

At the end of each topic, the researcher also puts the translation of the words in the dialogue passages to make it easier for students to understand the meaning of each word and help them appreciate the sentences and the situation.

The researcher explains the suggested teaching methods that he feels are suitable to be used for each topic in M~BAM. The teaching method in this module emphasises vocabulary, muamalat terminology borrowed from Arabic and basic Arabic grammar through dialogue excerpts related to Islamic finance and transactions, employing various activities.

Validity of M~BAM

In the next stage, after the initial draft of the module is completed, the researcher gave the M~BAM draft to the validity assessor to assess the extent to which the test or assessment is to be measured. They assess the validity of the test by examining the content, format, and method or strategy to

ensure that it matches the intended purpose. The role of validity assessors is important in ensuring that test results are accurate and reliable.

The researcher has selected seven validity assessment experts to evaluate the module content from the perspectives of design, content, pedagogy, and technical validity in the preparation of M~BAM (Table 3). The goal of this validation process is to ensure that the content of M~BAM aligns with the intended subject, is effective, and enhances knowledge related to the Arabic language and muamalat terminology. Consequently, a group of expert evaluators with field expertise and experience relevant to the module has been chosen. The selection criteria for these experts include their knowledge and teaching experience in Arabic and Islamic muamalat, as well as their involvement in module-related studies or the creation of Arabic language teaching modules. The information about the validity assessment experts is shown in Table 3.

Table 3: M~BAM Validity Appraisal Expert Information

Code	Lecturer	HEIs	Expertise
VAE-1	Senior Lecturer Associate Prof	UM	Validity of Module Design, Arabic Language

VAE-2	Senior Lecturer	IPG KDA	Validity of Module Design, Arabic Language / Education
VAE-3	Senior Lecturer	UPSI	Content Validity, Islamic Finance
VAE-4	Senior Lecturer	UNISZA	Content Validity, Arabic for Specific Purposes
VAE-5	Senior Lecturer	UPSI	Content Validity, Arabic Education
VAE-6	Lecturer	IPG KPT	Pedagogical Validity, Arabic Language / Education
VAE-7	Lecturer	USAS	Pedagogical Validity, Arabic Language

Therefore, to evaluate the content and technical validity of M~BAM, the researcher used the mean score according to the interpretation, as shown in Table 4.

Table 4: Mean Score Scale and Interpretation

Mean Score	Interpretation of Mean Score	
1.00 to 2.33	Disagree / Not Helpful / Not Satisfactory	Low
2.34 to 3.66	Agree / Helpful / Satisfactory	Medium
3.67 to 5.00	Strongly Agree / Very Helpful / Very Satisfactory	High

Results and Discussion

Evaluation of M~BAM Content Validity

The opinions of expert validity assessors on the developed content of M~BAM are summarised using Likert scale items (Table 5).

Table 5: Validity Assessment of M~BAM Content

Code	Items	Mean	SD	Interpretation
(a)	Module content is aligned with course objectives	4.29	0.488	High
(b)	Topic titles are consistent with the content of the topic	4.00	0.577	High
(c)	Excerpts of conversation content in this module are relevant to muamalat topics	4.43	0.535	High
(d)	Muamalat terms used contribute to students' understanding	4.29	0.756	High

(e)	Muamalat topics are aligned with the terms used	4.14	0.690	High
(f)	The course topics in this module are well-organised	4.29	0.488	High
(g)	Provided examples aid in enhancing knowledge	4.14	0.378	High
(h)	Exercises provided are relevant to course topics	4.00	0.577	High
(i)	The use of this module aids in group learning	4.29	0.756	High
(j)	The module content is suitable for use	4.29	0.488	High

Expert evaluators found that (a) the content of module M~BAM aligns well with the course objectives, as indicated by the mean score of 4.29 with the standard deviation (SD) of 0.488, reflecting a high level of alignment. These results imply meticulous design in crafting the module's content to effectively meet the course objectives. Furthermore, expert evaluators revealed that (b) the topics covered in the module align closely with the course content, with the mean score of 4.00 and the SD of 0.577, indicating a high level of alignment. While the standard deviation suggests some variability in assessments, it remains within an acceptable range. Furthermore, expert assessments have found that (c) dialogue excerpts in this Module are relevant to muamalat topics, with the mean score of 4.43 and the SD of 0.535. This indicates that the module has successfully provided dialogues that align with muamalat topics. The low standard deviation demonstrates consistency in the assessment and confirms the alignment of the dialogues with the course content consistently.

Expert evaluation indicates that (d) the incorporation of the term 'muamalat' in the module significantly enhances understanding, as evidenced by the mean score of 4.29 with the SD of 0.756. This underscores the module's effectiveness in presenting terms that aid students' comprehension of muamalat concepts,

emphasising the crucial role of employing precise terminology to facilitate learning. Furthermore, the evaluation results by the experts indicate that (e) the suitability of muamalat topics with the entered terms generated a mean score of 4.14 with the SD of 0.690. This demonstrates the module's success in integrating relevant terms with muamalat topics. Despite some variation in ratings, they remained within an acceptable range, indicating consistent alignment between topics and terms by the evaluators.

The results of this study also indicate that (f) the arrangement of course topics in this module achieves a high level, with a mean score of 4.29 and the SD of 0.488. This demonstrates consistency in the evaluation of the arrangement of course topics, as well as indicating a high level of compatibility between the topics discussed. These findings underscore the module's organisation, systematic approach, and orderliness. Additionally, the study's results show that (g) the examples provided in the module play an important role in improving knowledge, as indicated by the mean score of 4.14 with the SD of 0.378. This module is perceived as successful in providing appropriate examples and has a positive impact on student understanding. The low standard deviation reflects the consistency of assessors in their evaluations and confirms the effectiveness of the examples in the module in improving knowledge.

Meanwhile, the assessment findings by expert evaluators indicate that (h) Exercises Provided are Relevant to Course Topics. The obtained the mean score of 4.00, with the SD of 0.577, reflecting a high level of consistency in evaluation. These findings suggest that the module has succeeded in aligning exercises with the course content. Although there is variation in the assessments, it remains within an acceptable range.

Furthermore, expert evaluation confirms that (i) this module enhances group learning with the mean score of 4.29 and the SD of 0.756, demonstrating its effectiveness in facilitating student-centered group learning and positively impacting the student learning experience. Finally, the study's findings from the evaluators affirm that (j) the content of this module is suitable for use, with the mean score of 4.29 and the SD of 0.488, indicating a high level of consistency in evaluation. This high interpretation reflects the alignment between the module's content and the learning objectives, highlighting the effectiveness of the module in delivering pertinent and meaningful information to students.

Based on expert evaluation, the findings of this study reveal that the M~BAM module receives a commendable rating for its alignment with the course objectives. The presence of a high mean score, coupled with a low standard deviation, underscores a robust alignment between the module's content and the course objectives. Furthermore, experts affirm the relevance of dialogue passages to the muamalat topic, with consistently low standard deviations, thereby affirming their alignment with the course content.

Moreover, the inclusion of muamalat terms within this module is found to significantly enhance understanding of the muamalat topic. Additionally, the arrangement of course topics within the module is highly rated for its consistency and compatibility. Furthermore, the examples and exercises provided within the module exert a positive influence on students' comprehension of the course content.

Overall, the module is deemed effective in fostering student learning, particularly within group settings. Finally, expert evaluation validates the suitability and alignment of the module's content with the learning objectives, highlighting its efficacy in equipping students with Arabic language skills for Islamic finance.

Technical Validity Assessment of M~BAM

The expert's assessment of the technical M~BAM's validity assessment is summarised using Likert scale items as shown in Table 6.

Table 6: Technical Validity Assessment of M~BAM

Code	Items	Mean	SD	Interpretation
(a)	The writing font used is interesting	4.00	0.816	High
(b)	The writing size is suitable for use	4.14	0.690	High
(c)	Illustrative for each quote are required	4.43	0.535	High

(d)	A colorful module is required	4.57	0.535	High

Findings from the evaluation by expert evaluators found (a) the writing font used interesting. This is seen in the mean score of 4.00 with the SD of 0.816, which is at a high level. This shows the font Traditional Arabic for writing that is used attractively in print. In addition, the findings from the assessment by expert assessors also found that (b) the writing size 18 is suitable for use. This is seen in the mean score of 4.14 with the SD of 0.690, which is at a high level, and this shows that this writing font is suitable for use in M~BAM printing.

The results of the study and the evaluation by expert evaluators show that (c) illustrative pictures for each quote are required. This is seen in the mean score of 4.43 with the SD of 0.535, which is at a high level. This shows the need for illustrations in the passage to attract interest in understanding the text based on the illustrations. Findings from the evaluation by expert evaluators also show that (d) coloured modules are needed. This is seen in the mean score of 4.57 with the SD of 0.535, which is at a high level. This shows the need for colourful modules to attract students' interest.

Based on the evaluations conducted by expert assessors, it is evident that certain aspects of the M~BAM module's presentation significantly impact its appeal and effectiveness. Specifically, findings reveal that the choice of font (Traditional Arabic) and font size (18) are highly rated, indicating that they contribute to an attractive and legible printed format. Moreover, the assessments highlight the importance of incorporating illustrative pictures alongside textual content. This suggestion stems from the recognition that visual aids enhance comprehension and engagement, thereby fostering a deeper understanding of the material. Additionally, the need for coloured modules is emphasised, underscoring the role of vibrant visuals in capturing students' interest and attention.

Overall, the findings underscore the importance of visual elements in enhancing the appeal and effectiveness of the M~BAM module. By incorporating attractive fonts, appropriate font sizes, illustrative pictures, and colourful modules, the module can better engage students and facilitate their learning experience. These recommendations provide valuable insights for enhancing the visual presentation of the module to optimise its educational impact.

Conclusion

The development of the M~BAM for the Islamic Finance Higher Education Learning Programme is based on Islamic financial topics, including the use of appropriate muamalat terminology and Arabic language grammar topics, as well as exercises provided based on the objectives of this module. The evaluations consistently underscore the effectiveness and suitability of the M~BAM module in facilitating Arabic learning within the context of muamalat. The researcher's goal for this module is to aid students in comprehending the Arabic language, particularly in muamalat-related matters and terminology. This module's alignment with educational objectives and its ability to enhance students' understanding of Islamic finance are key strengths highlighted by the findings. Moreover, emphasis is placed on the significance of visual elements in enhancing the module's appeal and educational effectiveness. Recommendations to include attractive fonts, appropriate font sizes, illustrative

pictures, and colourful modules aim to optimise the learning experience for students. The strengths of the module and areas for improvement within its field, while also affirming its potential to provide education and training to students in Islamic finance. The recommended improvement is to conduct pre- and post-tests regarding module usage.

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