

# The Emergence of Education 4.0 Trends in Teaching Arabic Islamic Finance Curriculum Design: A Case Study

<sup>1\*</sup>Muhammad Anas Al Muhsin, <sup>2\*</sup>NorZahidah Ahmad

**Abstract---Purpose of the study:** *The paper explores the characteristics of curriculum in designing Arabic for Islamic Finance module, the motivations in learning Arabic, and the importance of need analysis in designing a module for learning Arabic for specific purposes.*

**Methodology:** *In this study we conducted interviews with a group of undergraduate students, majoring in Islamic finance at Sultan Ahmad Shah Pahang Islamic University College (KUIPSAS). We also interviewed an experienced lecturer who has been teaching Arabic for Islamic finance courses, to give an overview for the elements needed in designing a course module that fulfilling Education 4.0 trends. [Done]*

**Main Findings:** *The findings highlighted that the need for concrete activities and selected learning strategies in teaching and learning Arabic for Islamic finance as suggested by respondents, such as discussion, and task-based learning. [Done]*

**Applications of this study:** *The needs analysis revealed the basic features, approaches, activities, and language skills that should be applied in lessons, thus giving the developer and lecturer ideas for designing a resourceful module for this course. At the same time, we are able to find out students' lacks and needs when studying Arabic for their future professional careers. [Done]*

**Novelty/Originality of this study:** *Greater focus given on communicative skills, and writing skills based on learner-centered approaches and real-life situations supported by using authentic materials that are efficient for the students' engagement into the real-life industry. [Done]*

**Keywords---***Curriculum design; Arabic for Islamic Finance; Need analysis; Education 4.0; Module*

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## I. INTRODUCTION

In the new global economy of 21<sup>st</sup> century, people witnessing rapid growth of technology and the impact surround human, tasks, and needs. A Malaysian graduate urged to be equipped with knowledge, competitiveness, entrepreneurial, collaborate, multi-talented, and etc. as preparation for meeting fourth Industrial Revolution (IR4.0) challenges, education has gone through improvement and changes over its structure, management and practical. Education 4.0 trends has indicated its own principals that reflect over society, students and teacher as a whole and to meet the skills required for 21<sup>st</sup> century learning as presented in Figure 1.

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<sup>1</sup>Senior lecturer, Faculty of Languages and Communication, Sultan Idris Education University 35900 TanjongMalim, Perak, Malaysia.

<sup>2</sup>Postgraduate student, Faculty of Languages and Communication, Sultan Idris Education University 35900 TanjongMalim, Perak, Malaysia.  
\*anas@fbk.upsi.edu.my

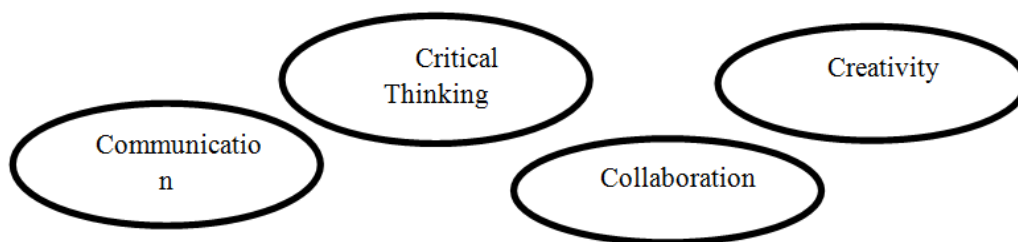


Figure 1. Skills required for 21<sup>st</sup> century learning (SitiRahaimah, 2019)

Languages for specific purposes are not a new field to be studied and discussed in educational settings as English has become the main catalyst in leading researches and studies in different disciplines and fields. English also has long been considered the language of communication in the academic and professional worlds. Meanwhile English for Specific Purposes (ESP) appeared in the mid-1960s in response to a strong and high demand for specialized English for professional or occupational purposes. The ESP literature has grown ever since (Isabel, 2016).

An innovative learning approach believes it could increase student engagement in the learning process for example student-centred learning (SCL) approach. It will cater students' needs in a way that they would have their very own styles presented in different ways of learning such as researching and analysing the data and information available. According to Corbett (2003) the language learner moving between cultures 'is an intercultural learner and hence needs an intercultural approach to language teaching.'

For this reason, the researchers carried out this study with the main aim to identify the characteristics of curriculum in designing Arabic for Islamic Finance module, along with the approach used to attract student's motivations in learning Arabic, and the importance of need analysis in designing a module for learning Arabic for specific purposes.

## II. LITERATURE REVIEW

### Issues in LSP curriculum design

Language for Specific Purposes (LSP) and Language for General Purposes (LGP) are two different contexts in which led to many discussions on their definitions and accurate meaning of the distinction of these two broad branches of teaching language. The descriptions are roaming on English for Specific Purposes and English for General Purposes as it considered as a leading international language in this 21th century.

Richards & Schmidt (2010) define languages for specific purposes as languages "used for particular and restricted types of communication (e.g. for medical reports, scientific writing, air-traffic control) and which contain lexical, grammatical, and other linguistic features which are different from ordinary language". They were also added that "the content and aims of the (ESP) course are fixed by the specific needs of a particular group of learners". ESP also defined as "a large number of separate activities defined according to a subject or a profession or job" (McDonough, 1999) which has led learners to study English in the very same way regardless of their context, profession or job. Since then, this problem attracts specialists of ESP to address English in smaller sub-divisions (profession-based), such as English for Business, English for Medical and English for Tourism apart from the traditional subdivisions of English for Academic Purposes or English for Occupational Purposes (Nadaraj, 2014; Enayat & Amirian, 2016).

The nature of ESP is using the real languages of specified context. Richards and Schmidt (2010) explained that "the content and aims...are fixed by the specific needs of a particular group of learners". Garcia and Mary (2015) concluded statement from Evans (2012); Greer (2012) and Trinder (2013) on some examples for the languages used,

for example in a business context. This is where the language and learning tasks likely to be used in foreseeable situations such as professional presentations, meetings, customer or client relations and so on.

The curriculum is a major area of interest within the field of education, which is also assumed as central to the entire discipline of Language for specific languages is the concept of curriculum design and course book. With respect to the designing an academic curriculum, generally there are several components should be exist whenever designing a syllabus take place. These included the competency standards, basic competency, instructional materials, learning objectives, indicators, evaluation, allotted time, and learning resources for each subject at a school or an education institution (EnySyatriana et al., 2013).

Curriculum can be defined as the process of planning, implementing, and evaluating curriculum that ultimately results in a curriculum plan (Lunenburg, 2011). It is often represented as cycle process including—but not limited to—analysis, design, development, implementation, human development, technology, and learning (Wiles & Bondi, 2011). It is also illustrated as the systematic planning of what is taught and learned in schools as reflected in courses of study and school programs. Meanwhile Grundy (1987) explains curriculum as a programme of activities (by teachers and pupil) designed so that pupil will attain so far as possible certain educational and other schooling ends or activities.

Basically, the significance of ideas in a curriculum is of great importance. We need to think about those ideas more deeply and about the means through which students will engage them. The design of curriculum includes attention to ideas that matter, skills that count, and the means through which students and programs interact (Lunenburg, 2011).

There are profound number of curriculum model, either inductively or deductively. Tyler's Model of curriculum development for instance considered as one of the best known and strongest models for curriculum development, descriptively (Olivia, 2009). It lays on four systematic basic principles which are (1) goals and objectives, (2) content, (3) learning experiences, and (4) evaluation. These steps presented in a simple form to develop a complete curriculum and teaching plan.

Designing a course for English for specific purposes mainly evolved around syllabus design, methodology, materials, evaluation and roles of the ESP teacher (Isabel, 2016). Many debates and argues go around the relevancy of course book in LSP teaching. A careful selection and content development in a course syllabus would demonstrated in a good result. Chou (2010) warns that *'the process of choosing the right course book for use in the classroom, especially at the college level, is a daunting task'* and *'course books should be chosen based on their educational values and whether or not they meet the programme objectives.'*

In the other hands, the usage of authentic materials in teaching LSP especially in the era of IR4.0 considered as a compatible way in order to familiarize students with the global industry. In dealing with vast information overwhelmed and accessible from various sources especially via internet and social media for instance. Apart from that, it will facilitate teacher's creativity (Topler, 2014), as well as stimulate learners' talents and skills in some sorts of niche areas. The benefit learners get from working with authentic materials is being exposed to the real language as it is spoken and used in the target language community, by the native speakers of the language. (Balič, 2009).

It is no doubt that running a lesson without referring on any proper and systematic course book would have given opportunity to learners explore the world freely. They will have much big exposure on the field. In the context of

educators, it considered as a wise escape from being tangled with rules and strict protocols, having open discussion with learners, widen the scope and perspectives on the subjected topics. Student-based learning approach which enable students to have choice in their own learning landscape and deliberate consideration of students' opinion in learning process are perhaps the best way to describe in general the criteria of 21th century learners.

In short, a good lesson closely related to the systematic curriculum development and the suitability module or course book for ASP teaching especially in the Islamic finance field. Several process should be considered carefully for the best outcome in accordance with IR4.0 trends.

### III. METHODOLOGY

This research was carried out at Sultan Ahmad Shah Pahang Islamic University College (KUIPSAS), Management Faculty. The data was obtained through semi-structured interview sessions with students and lecturer. The researcher did not employ any special characteristic in selecting respondents except they were undergraduates' students who are taking bachelor of degree majoring in (Islamic Finance) and already took Arabic for Muamalat course (ARB4033) at KUIPSAS.

The interview consists of four main part; (1) demographic background, (2) motivation and interest, (3) features discovery and course design, and (4) language priority. Whereas an interview was conducted with a lecturer who are in charge for teaching Arabic for Muamalat course at KUIPSAS. Researcher purposely choose the lecturer since she was the only one who are experienced in teaching this subject at this institution. At the same time, the data obtained from this interview session is considered as triangulation method for ensuring the credibility and validity of data apart of looking for the mutual dimension in studying a research problem (Hesse-Biber, 2010).

The main research analysis included qualitative data interpretation by using thematic way of analysis. The main point divided into sub-theme accordingly to the research objective. The paper explores the need analysis of teaching Arabic for Islamic finance in the context of a new paradigm shift follows future curriculum trends.

The participants of the experiment were fourteen first year students at Sultan Ahmad Shah Pahang Islamic University College. They were aged between 20 and 25, (they were consisting of 9 female and 5 male students) majoring in Islamic Finance studies. Researchers purposely choosing this group of students as it is aligning with nature of the study.

Researchers administered two sets of semi-structured interview questions, both students and lecturer. An interview session was conducted with lecturer to ensure the triangulation data presented in the findings. The questions designed to recognize their feelings, lack, want, and need in the process of learning Arabic for Islamic finance. The questions aiming at identifying learners' present needs, strengths, weaknesses and wants. Apart from that, a specifically designed questions for an experienced lecturer who is teaching Arabic for Muamalah subject at KUIPSAS, aiming for gaining information from instructor's point of view. This method was chosen as it allows the researchers to collect information attentively from respondents in relatively short time accurately as researchers can trigger for details when running the interview sessions.

This method is considered as the appropriate one as researchers believe that enough information will be obtained to provide clear and sound answers to research questions and to fulfill the tasks of our research. The questions divided to four segments accordingly to the themes. The divisions are made purposely to allow respondents to express their opinions freely without any pressure being placed for their answers. Each interview sessions take for about 10 to 15

minutes only to complete all simple questions. Researchers managed to acquire required data as later were used as a basis for analysing and assessing the fulfilment and requirements degree of the research aims and questions.

#### **IV. DISCUSSION**

The discussion of main findings in this paper according to interview sessions conducted with students and lecturer indicate that teaching materials or sources are things to be concerned. Analysis results obtained from the designed questions which is proved extremely useful in order to determine the students' needs in terms of goals and objectives, serving as the basis for developing tests, materials, teaching strategies and activities, and the respondent willingness for taking part in different types of activities. Therefore, the needs analysis of questionnaire which focus on potential basic features of Arabic for Islamic finance module from students' views and lecturer opinions, approaches used in teaching and learning process, and proposed teaching materials should be applied in any Arabic for specific purposes courses. There are several main points to be focused in this study;

##### **1- The importance of designing specific module**

*'We (lecturers) are referring to a coursebook or module within the syllabus to teach our students. Sources basically originated from related books, contemporary magazines, latest articles, selected texts, web site, and etc. the 'real' materials will be our choices (contexts-based) too since they (students) will soon apply the knowledge at the workplace'.* (L1, P1)

Jesus and Mary (2015) has draws on the function on authentic or nearly authentic materials in giving opportunities for learners to practice using the language, while providing instructors additional information on the contents of the area in question. Apart from that, Atkinson (1985) shared four basic skills that must be mastered by the learner of languages, namely: listening, speaking, reading and writing. Writing and speaking is the output while reading and listening are inputs that must be trained to produce to obtain good output. Writing as a skill in languages is absolutely always to get more attention in terms of improving the quality of the writing.

*'They (students) need to master both speaking and reading skills because they are more practical in a way that students themselves should be practising it in their learning process'.* (L5, P1)

##### **2- Strategies and approaches used**

In this institution they were practising learner-centred approach in teaching Arabic for specific purposes subjects.

*'Yes, we as lecturers practised learner-centred approach'.* (L3, P1)

*'Among strategies used totally depend on the chapters. For example, using and practising reading based skills, interpretation. Sometimes, discussion-based teaching, language games, quizzes, and etc.'* (L3, P1)

In general, the discussion of findings in paper this can be categorized into several issues which are: a) need analysis of Arabic for Muamalat course, b) basic features and course design.

**ANALYSIS AND INTERPRETATION OF DATA**

No.	Main Theme	Sub-theme	Responses	Examples of Respondents' answers
1.	The role of Arabic language in daily life.	<ul style="list-style-type: none"> <li>- Providing students with Islamic Banking and Finance glossary of terms.</li> <li>- Create Arabic environments in college.</li> </ul>		<ul style="list-style-type: none"> <li>* Biah speaking little arabic in life style in university is important. (L5; 25, P4).</li> </ul>
2.	The degree of Arabic usage.	<ul style="list-style-type: none"> <li>- Practical activities on language skills. Focusing more on reading and speaking.</li> <li>- Learning Arabic would help students to strengthen their understanding in the field.</li> </ul>	<ul style="list-style-type: none"> <li>* Arabic course is important to me to understand methodology, understand issues, terms and vocabularies, of Islamic banking and finance.</li> <li>* There are times where I cannot understand/ comprehend Islamic banking and finance due to its heavy usage of Arabic term/ vocabulary.</li> </ul>	<ul style="list-style-type: none"> <li>* It is important to deal with people and relay messages.(L5:4, P2-P14).</li> <li>* By learning Arabic, it would strengthen my ability to speak with native speakers.(L5:6, P2-P14).</li> <li>* It is important to strengthen my ability to ask for information and read business letters.</li> <li>* It is important to strengthen my ability to read related literatures (i.e. books, journals, magazines).</li> <li>* It is important to strengthen my ability to read for examination purposes.</li> </ul>

				<p>* It is important to strengthen my ability to get the meaning of words from context.</p> <p>* It is important to strengthen my ability to understand synonyms and antonyms.</p> <p>* It is important to strengthen my ability to infer conclusion.</p> <p>* It is important to strengthen my ability to write reports.</p> <p>* Arabic is important to strengthen my ability to explain.</p> <p>* Arabic is important to me as it will strengthen my ability to sequence ideas.</p> <p>* Arabic is important to me as it will strengthen my ability to summarize. (L5:7-20, P2-P14).</p>
3.	Arabic languageskills.	<p>- Reading skills is the top priority, followed by writing and speaking. Listening is the least priority from the students' view.</p> <p>- The practical use of languages in the real situations for example</p>	<p>* Majority has mutual agreement on the importance of mastering four main language skills.</p> <p>* Reading and writing skills are the top priority.</p>	<p>* It is important to listen and understand lectures in order to take notes.</p> <p>* It is important to strengthen my ability to understand question raised during class activity.</p>

		writing a report.		<p>* It is important to strengthen my ability to follow and understand classroom discussion.</p> <p>* It is important to strengthen my ability to give opinions and suggestions.</p> <p>* It is important to strengthen my ability to use rules of grammars.</p> <p>(L5; P2-P14).</p>
4.	The significant of Arabic language to the field.	<p>-All respondents are highly motivated to learn Arabic for Islamic finance.</p> <p>- Having difficulties in understanding some terms related due to its heavy usage.</p>	* By learning Arabic I believe my understanding on Islamic banking and finance can be further strengthen.	<p>* I think there should be a special module to learn Arabic.</p> <p>* There are times where I cannot understand/ comprehend Islamic banking and finance due to its heavy usage of Arabic term/ vocabulary.</p> <p>* Arabic course is important to me to understand methodology of Islamic banking and finance.</p> <p>(L3; P2-P14).</p>
5.	Basic features of curriculum design.	<p>- Understanding the meaning of words from context.</p> <p>- Arabic words of synonyms and antonyms.</p>	<p>* Grammars (<i>Qawaid</i>) should not be ignored while planning and designing a course.</p> <p>* Translation method is highly recommended by students.</p>	* Arabic language is important in Islamic finance as we are able to comprehend the



		<ul style="list-style-type: none"> <li>- The module must meet the objectives of learning Arabic.</li> <li>- To understand methodology and issues in Islamic banking and finance.</li> <li>- To understand terms and vocabularies in Islamic banking and finance.</li> <li>- Materials used to improve language skills.</li> <li>- Designed courses should considerate students' level of Arabic language.</li> <li>- Variation teaching methods should be introduced.</li> <li>- Simple use of wording in classroom.</li> <li>- having a clear explanation.</li> <li>- Language programs assisted.</li> </ul>		<p>language in Islamic finance context. Moreover, we can speak with investors, men in field from other countries as well, besides widen our networking and collaboration with them in doing any related researches. (L5; 23, P5).</p> <p>* Please make a lot of programs to help us in Arabic because we really want to learn it but it is hard for us because we don't even know the basic of Arabic. (L5; 21, P6).</p> <p>* Lecturers have to make sure all of students understand what they learnt by making interesting and fun quizzes that involve all students. (L5; 22, P7).</p> <p>* Use a simple Arabic words in learning Islamic finance. (L5; 25, P11).</p> <p>* I need a translation teaching sessions (Arabic to Malay) for listening</p>
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				<p>whatever subject or syllabus for Islamic banking and finance in order to I understand what I've learnt. (L5; 21, P12).</p> <p>* Lecturer who teach Arabic language should speak in Malay too in class because not all students can understand when they are giving lectures in fully Arabic. They should translate their talks/ explanation in Malay too as weak students will understand the lessons well. (L5; 22, P13).</p>
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## V. CONCLUSION

To conclude this paper reports on surveying the need for learning Arabic for Islamic finance from learners' perspectives. It highlighted key points and suitable characteristics should be instilled in the development and design phase of Arabic course book for (Islamic finance) Muamalat purposes. Overall findings indicated that respondents are highly motivated in learning Arabic for Islamic finance since it will assist them in understanding Arabic much better in the related area, especially when they are entitled with specific position after graduation. Positive feedbacks recorded among respondents with regard to the use of a future course module which consider students' engagement in the development phase. In this study, researcher attempt to introduce a contemporary curriculum design which included three key aspects; the needs, lacks and wants. Whereas teachers, facilitators, or lecturers also must be fully aware about students' potential purposely to evaluate the effectiveness of learning and teaching process. The respondents also have contributing their suggestions and comments in terms of further improvement and betterment of designing an ASP curriculum follows the needs of IR4.0.

## LIMITATION AND STUDY FORWARD

This study is useful in designing and developing module for teaching Arabic for Islamic finance purposes. This study also reflected as a bridge which shows the interconnection between two different disciplines in a multi-dimensional view. Therefore, the study on need analysis, syllabus design, teaching and learning strategies, techniques and approaches are widely open to be discussed and re-conducted to different situations and group targets in order to improve the compatibility of learning pathway in the future.

## ACKNOWLEDGEMENT

The researchers wish to thank the undergraduate students, majoring in Islamic finance at Sultan Ahmad Shah Pahang Islamic University College (KUIPSAS) for their willingness and cooperation. Also special thanks to the language lecturer for her unconditional and endless support in assisting researchers to complete this study.

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