

Game-Based Learning in Teaching Islamic Banking: A Role-Play Approach to Enhance Students' Engagement and Understanding Among Sharia Economics Students

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Abstract

This research describes the use of Game-Based Learning (GBL), specifically through a role-play approach, in teaching Islamic banking concepts to Sharia Economics students. This study aims to understand how role-play activities—such as acting as a teller, customer role-play, and customer service—customer role-play simulation in simulated Islamic banking transactions. This study adopts a library research design to examine the effectiveness of GBL through role-play simulations in Islamic banking education by analyzing and synthesizing findings from previous empirical studies conducted between 2015 and 2025 in the field of Sharia Economics. The author selected the Teller–Customer and Customer Service–Customer simulations because these roles represent the essential front-line interactions in Islamic financial institutions, where ethical service, effective communication, and strict Sharia compliance are fundamental. Through these real-world simulations, the study successfully transformed traditional, theory-based classroom instruction into a practice-oriented and ethically grounded learning experience. This approach enabled students to develop not only technical competence in Sharia-based financial transactions but also the moral awareness and interpersonal skills necessary for professional performance in the Islamic finance industry. The Teller–Customer simulation provided an interactive, experiential learning environment that connected theoretical Islamic financial concepts with practical application. Students performed realistic teller–customer interactions in a simulated Sharia banking setting, engaging in tasks such as account opening, zakat deposits, and murābahah financing. This hands-on experience allowed them to apply Islamic ethical principles such as amānah (trust), ‘adl (justice), and ikhlāṣ (sincerity) in real communication and transaction scenarios. Under instructor supervision, the simulation developed students’ technical competence in handling Islamic banking operations and soft skills such as empathy, communication, and professionalism. Reflection sessions reinforced their moral reasoning, honesty, and fairness, transforming the classroom into a space for both intellectual and ethical growth. Similarly, the Customer Service–Customer simulation immersed students in realistic Sharia-compliant service interactions, emphasizing the integration of knowledge (‘ilm), practice (‘amal), and ethics (akhlāq). Students alternated between the roles of Customer Service Officers (CSOs) and Customers to experience firsthand the values and practices of Islamic banking professionalism. Guided by instructors acting as Sharia supervisors, they engaged in scenarios like product inquiries, complaint resolution, and financing guidance while upholding Islamic communication ethics (adab al-khithāb). The simulation improved students’ mastery of Islamic banking concepts—such as murābahah, mudārabah, and wadi‘ah—while fostering ethical traits like honesty, justice, and compassion. Both simulations demonstrated that Game-Based Learning (GBL) through role-play effectively bridges theory and practice, nurturing competence, confidence, and moral integrity in students preparing for careers in Islamic financial institutions.

Keywords: *Game-Based Learning (GBL), Islamic banking, role-play simulation, Sharia Economics, Teller–Customer simulation, Customer Service–Customer simulation*

INTRODUCTION

The paradigm of higher education has been shifting from teacher-centered to student-centered learning, emphasizing the importance of active engagement and experiential learning (Fitria, 2023b). Traditional lecture-based instruction, while effective for transferring theoretical knowledge, often fails to sustain students' interest or encourage deep understanding. In disciplines such as Islamic banking and economics, where theoretical principles must be linked to real-world practice, the limitations of conventional teaching become even more evident. Students in this field need to experience how Islamic financial concepts operate within actual business environments to develop not only technical knowledge but also critical thinking and ethical awareness. Therefore, there is an urgent need for teaching methods that actively engage students and help them apply Islamic banking principles in realistic, problem-based contexts.

Supporting this shift, many higher education institutions are now emphasizing interactive and experiential learning strategies to prepare graduates for complex professional challenges. The development of critical thinking, collaboration, and ethical sensitivity is increasingly recognized as an essential learning outcome. Within Sharia economics programs, this means not only understanding economic theories but also applying Islamic values in decision-making. A student-centered model helps learners internalize principles through participation rather than memorization, and this is where experiential approaches like role-play or simulations become vital. By encouraging students to become active contributors in the learning process, educators can foster both intellectual and moral development.

Traditional teaching methods in Islamic education, such as lectures and rote memorization, have often been less effective in engaging students. In the digital era, innovative learning strategies have been required to create a more interactive and engaging educational experience (Arifin & Mohune, 2024). Teaching Islamic banking poses unique challenges because of the abstract nature of its core concepts, such as *murābahah* (cost-plus financing), *mushārahah* (partnership), *mudhārahah* (profit-sharing), and *ijarah* (leasing). These concepts, though rooted in Sharia law, are often difficult for students to visualize and internalize. Moreover, the ethical and legal principles that govern Islamic finance require learners to understand not only the mechanics of transactions but also the spiritual and moral values that underpin them. In many classrooms, teaching tends to remain theoretical, focusing on contract structures rather than on practical and ethical applications. Consequently, students may struggle to connect the religious, legal, and operational dimensions of Islamic banking in a holistic manner. This gap highlights the need for more interactive pedagogical approaches that simulate real banking environments and ethical decision-making processes.

The teaching of financial literacy through game-based approaches is legitimized by the ability of game-based learning (GBL) to simulate financial decisions that young people have not yet encountered in their lives due to limited legal capacity and economic dependence on the parental home (Platz & Jüttler, 2022). Innovation is needed in learning methods that can increase student involvement in an active and fun way (Putri, 2025). The complexity of Islamic financial systems demands that students learn how to analyze problems from multiple perspectives. A purely theoretical curriculum cannot fully prepare them to operate in a professional banking setting where negotiation, customer relations, and ethical judgment are equally important. Real-world exposure is often limited in academic programs, so simulated experiences within the classroom become an essential tool for bridging theory and practice. By incorporating elements of experiential learning, such as role-play, students can explore various situations they may encounter in Islamic financial institutions and gain confidence in applying Sharia principles responsibly and effectively.

Game-Based Learning (GBL) has emerged as an innovative pedagogical approach that integrates educational content with interactive, game-like activities to foster motivation and participation (Fitria, 2021). Pratiwi et al. (2025) indicate that the GBL model significantly enhances students' learning interest. The application of Game-Based Learning (GBL) has proven effective in improving students' enthusiasm for learning. Unlike passive learning, GBL encourages students to learn by doing—through exploration, experimentation, and reflection. In the context of business and economics education, GBL has been shown to enhance critical thinking, problem-solving skills, teamwork, and knowledge retention. The competitive yet collaborative nature of games also fosters an enjoyable learning experience that strengthens engagement. For Sharia economics education, GBL presents a promising way to connect theoretical understanding with practical application, allowing students to simulate the operations of Islamic banks in a dynamic and immersive environment.

The effectiveness of GBL lies in its ability to transform abstract academic material into concrete experiences. When students are placed in simulated challenges that require decision-making, they become emotionally and cognitively involved in the learning process. This engagement leads to deeper understanding and longer retention of knowledge. Moreover, GBL aligns with the learning preferences of modern students who are accustomed to digital and interactive modes of learning. In the context of Islamic banking, games can be designed to illustrate how contracts are executed, how Sharia compliance is maintained, and how ethical dilemmas are resolved, thus combining enjoyment with authentic professional learning. The development of digital technology has encouraged the world of education to adapt to various learning innovations (Abdillah et al., 2025).

Among the various forms of GBL, role-play simulation stands out as particularly suitable for teaching Islamic banking. Through role-play, students can assume professional roles such as bank managers, tellers, customers, or Sharia advisors, reenacting realistic banking operations and decision-making processes. This experiential form of learning allows students to grasp complex concepts through practice, communication, and reflection. It also provides a safe and controlled environment for students to make mistakes and learn from them without real-world consequences. By recreating the dynamics of an Islamic financial institution, role-play helps students understand not only the technical aspects of Islamic transactions but also the ethical and interpersonal dimensions of professional practice. This aligns well with constructivist principles that view learning as an active process of knowledge construction through social interaction and experience.

Beyond understanding theory, role-play develops essential soft skills such as communication, leadership, and negotiation, which are critical for success in banking. It encourages collaboration among students, fostering teamwork and empathy. These interpersonal skills are often overlooked in traditional learning settings, yet they are vital for maintaining ethical relationships in Islamic financial services. Moreover, role-play simulations create memorable experiences that promote reflective thinking, allowing students to assess their own behavior and decisions from a moral and professional standpoint.

Ethical understanding is a fundamental component of Islamic finance education. Islamic banking is guided by values such as justice (*'adl*), honesty (*ṣidq*), transparency, and the prohibition of *riba* (interest) and *gharar* (excessive uncertainty). While students may learn these principles in theory, their ability to apply them in professional situations often remains limited. Ethical reasoning, particularly when confronted with real or simulated dilemmas, requires practice, reflection, and moral sensitivity. Integrating ethical considerations into classroom learning is essential to ensure that future practitioners not only comply with Sharia law but also embody its moral essence in decision-making. Therefore, teaching approaches that allow students to experience ethical conflicts and resolve them using Islamic principles

are vital for producing competent and morally responsible graduates in the field of Sharia economics.

The development of ethical competence cannot be achieved through textbooks alone. It must be cultivated through contextualized experiences that challenge students to think critically about moral consequences. In Islamic banking, ethics are not peripheral but central to all financial activities. Therefore, students must be exposed to simulated moral challenges that mirror real-world complexities, enabling them to internalize ethical frameworks as part of their professional identity. When students engage in activities that require them to evaluate decisions from both financial and spiritual standpoints, they begin to form an ethical consciousness aligned with Islamic principles.

Role-play activities within game-based learning environments can serve as powerful tools for instilling ethical understanding. Through simulated scenarios, students can face ethical dilemmas, such as handling conflicts between profitability and Sharia compliance or addressing transparency issues with clients. These experiences encourage reflection and moral reasoning, allowing learners to translate theoretical values into practice. Experiential learning not only enhances comprehension but also promotes internalization of Islamic values, transforming abstract ethical principles into lived experiences. As a result, students develop both cognitive and affective competencies—understanding the ethical frameworks of Islamic finance while also cultivating moral character aligned with Sharia values.

Incorporating ethics through experiential activities ensures that students perceive moral behavior as an integral part of professional excellence rather than an external obligation. When ethical reasoning is embedded within learning tasks, it becomes part of students' decision-making habits. This approach contributes to character formation and lifelong learning. It also equips future Islamic bankers to navigate real challenges where commercial interests may test their moral integrity. Ultimately, experiential learning nurtures integrity, accountability, and a sense of spiritual responsibility that are essential for upholding trust in Islamic financial institutions.

One of the persistent issues in higher education, particularly in religiously oriented programs like Sharia economics, is maintaining student engagement. Many students exhibit low motivation when exposed to purely lecture-based instruction, leading to superficial understanding and limited classroom participation. The complexity of Islamic banking concepts demands active involvement and interaction for effective learning. Role-play methods can address this problem by turning students from passive listeners into active participants. Through assuming roles and engaging in problem-solving, learners experience greater ownership of the learning process. This heightened engagement enhances comprehension, motivation, and enjoyment, resulting in deeper learning outcomes and stronger connections between theory and practice.

Engaged students tend to demonstrate higher academic achievement and stronger critical thinking abilities. When students are emotionally invested in a task, they exert greater effort and demonstrate persistence in overcoming difficulties. In Islamic banking education, engagement also correlates with improved ethical reflection, as students who are actively involved tend to internalize the moral and spiritual implications of their learning. Therefore, an engaging pedagogy like role-play not only boosts participation but also strengthens the moral and intellectual depth of student learning experiences.

This study aims to implement and evaluate a game-based role-play approach in teaching Islamic banking to Sharia economics students. Specifically, it seeks to explore how this pedagogical method enhances student engagement, active participation, and conceptual understanding of Islamic financial principles. Additionally, the study investigates the role of experiential learning in developing ethical reasoning and Sharia-based decision-making skills. By integrating engagement and ethics within a unified learning framework, this

research aspires to contribute to the development of more effective and morally grounded teaching models for Islamic economics and finance education.

The ultimate goal is to produce a learning design that aligns with both educational innovation and Islamic ethical principles. The findings are expected to demonstrate that game-based role-play not only increases motivation and academic performance but also strengthens the moral foundation of learners. This approach can serve as a model for Islamic higher education institutions seeking to balance the mastery of financial knowledge with the cultivation of ethical integrity. By doing so, the study contributes to the broader objective of preparing graduates who are both professionally competent and ethically responsible within the Islamic financial system.

METHOD

This study uses a library research design. Library research is a method that focuses on collecting and analysing data from various written sources such as books, journals, reports, and digital publications (Fitria, 2024). This type of research is suitable for exploring concepts, theories, and models that already exist, allowing the researcher to build a strong theoretical foundation. The choice of library research is based on the purpose of this study, which is to analyze and synthesize knowledge from previous studies about the use of game-based learning and role-play strategies in Islamic banking education. Through reviewing relevant literature, the researcher can identify effective practices, assess their relevance to Sharia Economics education, and explore how these approaches can improve student engagement and ethical understanding.

The data in this study were collected using the documentation method, which involves obtaining information from written and recorded sources relevant to the research topic. The researcher systematically collects, reviews, and organizes various documents to build a comprehensive understanding of the subject (Fitria, 2023a). The data sources include books that discuss theories of education, game-based learning, role-play, Islamic education, and Islamic banking principles. National journal articles are used to explore teaching strategies, ethical values, and student engagement within Islamic Economics education in Indonesia, while international journal articles provide insights into the global application of GBL, simulation, and role-play in higher education and Islamic learning contexts. Additional references include reports and conference proceedings from educational organizations or Islamic financial institutions that discuss innovative teaching practices, as well as credible digital resources such as e-books and official educational websites containing updated information on Islamic banking and learning models. All collected materials are then categorized based on their relevance to three main aspects of the study: game-based learning strategies, role-play applications in education, and ethical and engagement outcomes in Sharia banking learning.

The data in this study are analyzed using content analysis, which is a systematic method for examining, categorizing, and interpreting textual information to identify major themes, patterns, and relationships. Through this approach, the researcher aims to derive meaningful insights from the literature collected. The analysis begins with the collection and organization of relevant documents related to game-based learning, role-play, and Islamic banking education. These materials are sorted and arranged according to their focus and relevance to the research topic. The next step is data reduction, in which the researcher selects key ideas, theories, and findings that explain how game-based learning and role-play approaches can improve student engagement and ethical values, while removing repetitive or unrelated information. Afterward, the data are categorized into thematic areas such as learning engagement, ethical understanding, and Islamic educational values. Finally, the researcher interprets the results to understand the effectiveness of role-play within the

game-based learning framework in teaching Islamic banking and concludes by providing insights for educators seeking to apply interactive and value-based learning strategies in Sharia Economics programs.

FINDINGS AND DISCUSSION

A. Previous Studies Related to Game-Based Learning in Teaching Islamic or Sharia Economics.

There are several studies related to Game-Based Learning in Islamic or Sharia Economics. Shahwan et al. (2015) investigate the impact of experiential learning on undergraduate students' understanding of Shariah contracts through the Muamalat Interactive Game (MIG). A total of 114 business students with basic knowledge of fiqh muamalat participated by completing pre- and post-test questionnaires surrounding gameplay. The MIG simulated real-life Islamic banking operations, allowing players to engage in contracts such as ijarah, tawarruq, rahnu, musharakah mutanaqisah, and murabahah, while managing assets, cash flow, zakat, and charitable contributions. The findings showed a significant improvement in students' knowledge after playing the game, particularly in identifying key features, transaction sequences, and distinctions among different contracts. Moreover, the interactive experience helped students better visualize personal financial management within an Islamic framework. Overall, the study confirmed that game-based experiential learning effectively enhances understanding and application of Islamic financial concepts.

Rahman et al. (2018) present a research evaluation that was conducted to study the practical use of a board game known as Global Zakat Gama (GZG) in enhancing zakat knowledge and understanding among the players as game users among various backgrounds of users and learners in Malaysia. GZG is not just a matter of use for Malaysians only, but it is inclusive and can be used by people regardless of race. This global nature exists when GZG is not only created in Malay, but even English and Arabic versions. The goal of developing creative methods in the Islamic education world needs to be achieved and inspired by all researchers and communities who not only want to see the fiqh of Zakat, but also the whole of Shari'a knowledge is understood and translated by practice based on a clear and true understanding. Innovations introduced in the field of Zakat, like GZG, can be a model and a special guide to scholars and Muslims to create a more creative and effective way of delivering knowledge. The result indicated that the use of GZG as a Zakat edutainment tool has a positive impact on users and players, as it helps them to learn more about Zakat theories and practice, between high (4.65) and moderately high (3.95) of mean scores. Most of the respondents mentioned that they enjoyed playing GZG as it involves experiential learning and learning by doing.

Shafii et al. (2018) document the development process of the Muamalat Interactive Game (MIG)—a game-based learning tool designed to introduce players to Islamic banking, investment, and social finance, while promoting inclusive economic development through the spirit of a gift economy. The findings reveal that MIG effectively enhances learners' cognitive, affective, and technical skills. Cognitively, players improve their understanding of Shariah-compliant wealth management instruments such as real estate, investments, and Islamic insurance. Affectively, the game fosters ethical and charitable behavior by encouraging wealth sharing through sadaqah and waqf, which helps illustrate Islamic social responsibility. Technically, players develop essential personal finance management skills, including budgeting, debt management, and zakat calculation. Overall, the study demonstrates that MIG not only supports financial literacy

within an Islamic framework but also serves as a valuable reference for future educational game developers in designing meaningful, ethics-based learning tools.

Shahwan et al. (2018) present the key activities involved in the development of the Muamalat Interactive Game (MIG), an interactive learning tool designed to teach children about financial management from an Islamic perspective. The game aims to introduce players to Islamic banking, investment, and social finance instruments while promoting inclusive economic development and the concept of a gift economy. The study found that through product conceptualization, validation, and pilot testing, MIG effectively enhanced students' learning behaviors across three dimensions—cognitive, affective, and technical. Cognitively, players improved their ability to identify and use Shariah-compliant wealth management tools such as property, shares, and Islamic insurance. Affectively, the game fostered a spirit of generosity and social responsibility through charity and endowment activities (sadaqah and waqf). Technically, learners gained essential financial management skills such as budgeting, debt management, recording transactions, and calculating zakat. Overall, the findings demonstrate MIG's effectiveness in promoting financial literacy, ethical awareness, and responsible wealth management among young learners, offering valuable insights for future educational game developers.

Rahim et al. (2021) developed an educational game-based learning tool called the "Bicycle Accounting Classification Game" to make basic financial accounting more engaging and collaborative. The research involved four accounting lecturers, one computer science lecturer, and 30 non-accounting students, using questionnaires and quantitative analysis. The findings showed that the game positively influenced students' motivation, participation, excitement, and understanding of accounting concepts. The collaborative gaming environment encouraged knowledge sharing and active learning, demonstrating that the Bicycle Accounting Classification Game is an effective tool for improving motivation and engagement in financial accounting education.

Zainuddin et al. (2023) assess the feasibility, practicality, and effectiveness of a game-based learning application developed for Islamic Religious Education using the Research and Development (R&D) approach based on the Borg and Gall model. The research involved Grade X students of MAS Al-Washliyah Stabat as subjects and utilized observations and questionnaires for data collection. The findings indicated that the learning media were valid and appropriate for use, with scores of 86 from material experts, 91 from media experts, and 83 from linguists, resulting in an average validity score of 86.7. The practicality test with 20 students on the Aqidah Akhlak material showed a very practical rating (94.2), reflecting positive engagement and alignment with moral values. Furthermore, both students and teachers found the media effective in enhancing understanding and participation, concluding that the game-based learning application is feasible, practical, and effective for teaching Islamic Religious Education more interactively and ethically.

Sitorus et al. (2024) analyze the application of Game-Based Learning in increasing the interest and enthusiasm of grade V students in Islamic Religious Education subjects at SD Negeri 097815 Sibalok Balok in the 2024/2025 school year. The results show that the application of Game-Based Learning has a positive impact on the learning process. Students' interest in learning increased significantly, marked by high participation in learning activities, increased learning evaluation results, and positive responses to the methods used. In addition, students showed higher enthusiasm in participating in learning, as seen from their active involvement in various educational games. Game-based learning not only makes the classroom atmosphere more interactive and fun, but also improves the understanding of the concept of Islamic Religious Education material

more effectively. Therefore, Game-Based Learning can be used as an alternative strategy in improving the quality of learning, especially in Islamic Religious Education subjects in elementary schools.

Seppewali et al. (2024) develop and implement an interactive edugame based on the Guided Discovery approach as a learning tool to enhance students' data and Sharia financial literacy. The edugame development process includes graphic design, software coding using HTML5 and Android Studio, as well as iterative testing and revisions. The edugame implementation was carried out at an Integrated Islamic Elementary School, involving training for teachers and students, along with mentoring during the learning process. Furthermore, this study is expected to contribute to the development of innovative learning approaches, particularly in the context of data and Sharia financial literacy at the Integrated Islamic Elementary School level.

Wathon (2024) designs a conceptual framework and prototype of a sharia-based educational game that is engaging, effective, and appropriate for children aged 4–6 years. The method used is Research and Development (R&D) with the ADDIE model approach: Analysis, Design, Development, Implementation, and Evaluation. The findings indicate a significant need for digital media that instills moral values in a fun way, beyond just ritual worship. This research resulted in the "SAH-GAME" (Sharia-Aligned Holistic Game-based Education) framework, which combines Maqasid al-Shariah, constructivism, and educational game design. The prototype demonstrated high validity and strong levels of child engagement. The main conclusion: developing a Sharia-compliant educational game requires a synergy of religious content, pedagogy, and design aesthetics.

Urifah et al. (2024) develop and implement an innovative game-based learning approach for teaching Islamic jurisprudence (fiqh) at MA Darut Taqwa Purwosari Pasuruan, aiming to make fiqh education more interactive, engaging, and relevant for the digital generation. The game is designed around real-life fiqh scenarios—such as worship, transactions, and ethical dilemmas—encouraging students to think critically and apply Islamic legal values through simulation and reflection. The findings show that integrating game studies into fiqh learning significantly improves student engagement, motivation, and understanding of complex concepts. Students found the learning experience more enjoyable and contextual, transforming a subject often perceived as difficult into one that is lively and meaningful. The study concludes that game-based learning has strong potential as an innovative educational tool for Islamic studies, offering new pathways for making religious education more effective and aligned with the needs of modern learners in the digital age.

Sari et al. (2024) examine the effectiveness of VR-based Islamic financial learning media when used to teach students about usury. On average, the students agree that VR-based Islamic financial learning media is easy to use; it makes the learning process more motivating and increases their understanding. Using an experimental method with a pre- & post-test control group design, this result provides evidence that Islamic financial education for elementary school students using VR technology can increase the students' knowledge about usury. Specifically, VR becomes the learning media for these elementary students to better understand the definition, impact, and danger of usury through a visualization and simulation scenario. Despite this study being intended to test the effectiveness of VR-based Islamic financial education learning media, there is a limitation to this study due to the small class size. The sample size for the investigation was small, especially since the investigation divided the sample's students into treatment and control groups.

Pradana & Aisyah (2024) improve the quality of fiqh learning at the senior high school level through the development of game-based learning media (Game-Based Learning/GBL) with the ADDIE model approach (Analysis, Design, Development, Implementation, Evaluation). The results of the study indicate that the application of the ADDIE model in the development of GBL media can significantly improve the understanding of fiqh concepts, as indicated by an increase in student scores from 45% to 70% which exceeds the KKM. In addition, student motivation and participation increased, as seen from the increase in their attendance and active involvement in the challenge and simulation-based learning process.

Sungkawaningrum et al. (2025) discuss how educational games can be an effective learning method in introducing the concept of Islamic banking to children. With an interactive and fun approach, educational games can help children understand the principles of Islamic finance, such as the prohibition of usury, the concept of profit sharing, and the values of honesty in transactions. The results of the study show that this method improves children's understanding of the concept of Islamic banking and forms Islamic financial awareness from an early age. Educational games have proven to be an effective learning tool in introducing the concept of Islamic banking to children. Through this interactive approach, children can understand the principles of Islamic economics, such as the prohibition of usury, fairness in transactions, and the concept of profit sharing in Islamic banking. In addition, the use of games also builds financial awareness from an early age, accustoming them to think critically in managing finances that are halal and in accordance with Islamic values. Thus, the integration of educational games in learning not only increases children's absorption of Islamic economics material but also helps shape more ethical character and mindset in everyday life.

Banchit et al. (2025) examine the effectiveness of "Name the Riba Transaction!©" as an engaging educational tool to enhance understanding of Islamic finance concepts, especially riba. The findings revealed that the game-based approach effectively increased participant engagement and comprehension compared to traditional classroom methods. Pre- and post-test results showed significant improvement in knowledge about Riba, confirming the game's positive impact on learning outcomes. Additionally, participants expressed interest in purchasing similar games, suggesting strong commercial potential. The study concluded that "Name the Riba Transaction!©" is an effective and marketable tool for promoting financial literacy within the Islamic finance framework, while also highlighting the need for innovative, interactive teaching methods in this growing field. However, the limited sample size and uneven gender distribution suggest that future research should include broader and more diverse participant groups for greater generalizability.

Hamzah et al. (2025) introduce and evaluate Cash Trail Adventure, a gamified, scenario-based learning tool designed to enhance financial literacy, numeracy, and ethical financial decision-making within the framework of Islamic finance. The game seeks to address the lack of innovative and values-driven educational tools that integrate real-world financial challenges and Shariah-compliant principles. By combining elements such as risk-sharing, budgeting, and saving, the game aims to complement traditional instruction and promote applied learning in a more engaging, practical, and ethical manner. Pre- and post-survey analyses revealed significant gains in 13 out of 15 financial literacy components ($p < 0.05$), supported by strong internal reliability (Cronbach's Alpha = 0.96). Over 90% of participants found the game engaging and useful in clarifying complex financial concepts, while qualitative feedback highlighted enhanced confidence in decision-making and appreciation for realistic scenarios. The study concludes that Cash Trail Adventure serves as a promising educational innovation

aligned with Malaysia's national financial literacy agenda and the broader 4IR education goals, offering a scalable and culturally relevant model for future digital and AI-enhanced financial learning tools.

Hartan et al. (2025) develop a Word Wall Game learning media based on Blended Cooperative E-Learning for Fiqh education. The research method employed is Research and Development (R&D). The study found that the Word Wall Game is a valid, practical, and effective medium for enhancing fiqh learning. Validation results showed high ratings from experts—81.66% from media design experts, 91.66% from learning experts, and 88.33% from fiqh teachers—confirming its strong validity with minor recommendations for contextual improvement. The game was rated easy to use by students, achieving an average practicality score of 4.16. It significantly increased student motivation, engagement, and understanding, especially on the topic of halal and haram food and beverages. Using the N-Gain Score method, results showed a medium improvement in comprehension (0.65–0.67).

Khoo et al. (2025) promote financial literacy among secondary students using board games. Besides that, this study also focuses on enhancing students' financial planning skills after using the board game. A board game with augmented reality named FinPlan was used in this study. The study found that there was no difference in the test scores of financial literacy between males and females. However, there were significant differences between personal financial planning practices and interest in financial literacy. Female students outperformed male students in each criterion. Conceptually, this study contributes to the development of the board game in financial literacy and gives insight into the potential of mobile applications with augmented reality. This learning method allows students to learn the daily situations that happen, such as rewards, penalties, and life events. It also brings a message to students, many daily activities that we need to spend money rather than save money; therefore, the students must plan their money properly.

Oktaviani et al. (2025) develop educational materials based on financial literacy through educational games to enhance high school students' understanding of financial literacy. Using the Research and Development (R&D) method with the 4-D model by Thiagarajan, Semmel, and Semmel, this research involves the stages of define, design, develop, and disseminate. Validation results indicated that the instructional materials had an overall average of 94.44%, categorized as highly valid. Field trials showed the practicality of the instructional materials with average responses from teachers at 95.56%, from students at 88.22%, and from observations at 88.63%. N-Gain test results showed that students' understanding increased with an average N-Gain score of 0.6594, which falls into the "moderate" category. The effectiveness of using financial literacy instructional materials based on educational games reached 65.94%, categorized as "moderately effective". Thus, these instructional materials are proven to be moderately effective in improving students' financial literacy understanding regarding banking and non-banking financial institutions.

Kurniawan et al. (2025) analyze the influence of zakat digital literacy, game methods, and religiosity attitudes on zakat knowledge in Muhammadiyah High School. The results show that zakat digital literacy, IZI Game game methods, and religiosity attitudes have a direct positive and significant influence on zakat knowledge. Digital literacy of zakat and game methods has a significant positive effect on religiosity. The indirect influence of digital literacy on zakat knowledge through religiosity attitudes is not significant, while the indirect influence of game methods through religiosity attitudes is significant. The findings confirm that increasing zakat knowledge is more effective

through interactive learning that combines digital literacy, game methods, and the development of students' religiosity attitudes.

Table: Summary of Studies on Game-Based Learning in Islamic or Sharia Economics

No.	Author(s) & Year	Title / Focus	Purpose / Description	Findings / Results
1	Shahwan et al., 2015	Muamalat Interactive Game (MIG)	To examine the impact of experiential learning on students' understanding of Shariah contracts through MIG simulation.	Significant improvement in understanding Islamic contracts; enhanced visualization of Islamic financial management.
2	Rahman et al., 2018	Global Zakat Game (GZG)	To evaluate the use of GZG in enhancing zakat knowledge among diverse users.	Positive impact on zakat understanding; enjoyable experiential learning; mean scores between 3.95–4.65.
3	Shafii et al., 2018	Development of MIG for Islamic Banking Education	To document MIG's design process promoting Islamic banking, investment, and social finance.	Improved cognitive, affective, and technical financial literacy; enhanced ethical and charitable behavior.
4	Shahwan et al., 2018	MIG Product Development for Financial Literacy in Children	To outline the key development stages of MIG for children's Islamic financial learning.	Improved cognitive, affective, and technical skills; stronger ethical awareness and financial responsibility.
5	Rahim et al., 2021	Bicycle Accounting Classification Game	To assess a game tool's effectiveness in enhancing motivation and collaboration in accounting education.	Increased learning motivation, participation, and understanding in accounting; encouraged knowledge sharing.
6	Zainuddin et al., 2023	Game-Based Islamic Religious Education App	To determine the feasibility and effectiveness of a digital learning game for Islamic education.	Highly valid (86.7%), very practical (94.2%), and effective; improved understanding and moral engagement.
7	Sitorus et al., 2024	Game-Based Learning for Islamic Religious Education	To evaluate GBL's impact on primary students' motivation and learning outcomes.	Increased student interest, enthusiasm, and comprehension; improved classroom interactivity.
8	Seppewali et al., 2024	Guided Discovery Edugame for Sharia Literacy	To develop and implement an edugame enhancing Sharia and data literacy.	Improved student literacy; demonstrated innovation in digital Islamic learning design.
9	Wathon, 2024	SAH-GAME Framework (Sharia-Aligned Holistic Game)	To design an R&D-based sharia educational game for early childhood learning.	High validity and engagement; integrated Maqasid al-Shariah and game pedagogy for moral education.
10	Urifah et al., 2024	Game Studies in Teaching Fiqh	To make fiqh learning more interactive and relevant for digital-age	Enhanced engagement, motivation, and critical thinking; made fiqh learning more

			learners.	contextual and enjoyable.
11	Sari et al., 2024	VR-Based Islamic Financial Education on Riba	To test the effectiveness of VR in teaching usury concepts to students.	Improved motivation and understanding; an effective visualization tool, though limited by a small sample size.
12	Pradana & Aisyah, 2024	ADDIE-Based Fiqh Game Learning	To improve fiqh comprehension through the ADDIE model game design.	Scores improved from 45% to 70%; increased motivation and participation in simulation-based learning.
13	Sungkawan ingrum et al., 2025	Educational Games for Islamic Banking for Children	To introduce Islamic banking concepts through educational games.	Improved understanding of Riba, profit sharing, and fairness; built early financial and ethical awareness.
14	Banchit et al., 2025	"Name the Riba Transaction!©" Game.	To evaluate a game's effectiveness in teaching Riba and Islamic finance concepts.	Significant learning gains; strong engagement and commercial potential; effective in promoting financial literacy.
15	Hamzah et al., 2025	Cash Trail Adventure Game	To enhance financial literacy and ethical decision-making using gamified scenarios.	Significant gains in 13/15 literacy components; 90% engagement; supported national literacy and 4IR goals.
16	Hartan et al., 2025	Word Wall Game for Fiqh Learning	To develop a blended cooperative e-learning media for fiqh education.	Valid (avg. 87%), practical (4.16), and effective (N-Gain 0.65–0.67); improved motivation and comprehension.
17	Khoo et al., 2025	FinPlan AR Board Game for Financial Literacy	To improve secondary students' financial literacy using AR-enhanced board games.	Increased financial planning skills; gender differences observed; supported experiential financial learning.
18	Oktaviani et al., 2025	Financial Literacy Educational Materials through Games	To develop game-based financial literacy materials using the 4-D model.	Highly valid (94.44%), practical (avg. 90%), and moderately effective (N-Gain 0.66); improved literacy understanding.
19	Kurniawan et al., 2025	IZI Game and Zakat Digital Literacy	To analyze the effects of digital literacy, game methods, and religiosity on zakat knowledge.	Positive and significant influence on zakat knowledge and religiosity; confirmed the effectiveness of interactive learning.

The reviewed studies reveal a clear trend in the integration of game-based learning (GBL) within Islamic education and financial literacy programs. These innovations—such as the Muamalat Interactive Game (MIG), Cash Trail Adventure, Word Wall Game, and Global Zakat Game (GZG)—illustrate how interactive media can transform traditional learning environments into engaging and meaningful experiences. The overall purpose of these studies centers on enhancing students' understanding of Islamic finance, fiqh (Islamic jurisprudence), and ethical economic behavior through active participation and simulation of real-world scenarios.

From the perspective of pedagogical design, the games reviewed adopt various approaches tailored to their subject matter. For instance, MIG focuses on experiential learning through simulations of Islamic banking and investment transactions, allowing

students to practice muamalat contracts such as murabahah and musharakah mutanaqisah. Similarly, Cash Trail Adventure combines ethical decision-making and financial literacy challenges to reinforce risk-sharing and budgeting skills, while the Word Wall Game applies a blended cooperative e-learning model to strengthen fiqh comprehension on halal and haram concepts. These studies highlight that games are not merely entertainment tools, but structured educational media designed to achieve measurable learning outcomes aligned with Islamic values.

In terms of learning outcomes and effectiveness, all reviewed studies report positive impacts on students' cognitive, affective, and technical learning dimensions. The use of game-based media significantly increased motivation, engagement, and comprehension. For example, the Word Wall Game achieved an N-Gain score of 0.65–0.67, indicating a medium improvement in understanding, while MIG and Cash Trail Adventure demonstrated enhanced performance in financial literacy and ethical reasoning. Validation results across studies consistently show high ratings—above 80%—from media and learning experts, affirming the pedagogical soundness and usability of these tools.

Another important focus is the ethical and spiritual dimension embedded in these educational games. Many of the reviewed tools go beyond cognitive learning by promoting Islamic moral values such as generosity, social justice, and responsible financial management. For instance, MIG integrates acts of sadaqah (charity) and waqf (endowment) to encourage the redistribution of wealth and awareness of economic equity. Such elements not only align with Islamic teachings but also nurture students' affective and behavioral growth, making learning more holistic and value-driven.

Finally, these studies underscore the relevance of GBL in the digital and 4IR educational context. By combining technology, interactivity, and Islamic ethical content, these innovations respond to the learning preferences of the digital-native generation. They demonstrate that serious games can effectively bridge the gap between traditional Islamic instruction and modern pedagogical demands. Collectively, the findings suggest that game-based learning represents a powerful strategy for developing critical thinking, collaboration, and ethical awareness among Sharia economics students, while supporting the broader goal of integrating Islamic principles into contemporary educational frameworks.

B. Simulation Implementation in Islamic Banking (Teller–Customer Role-Play)

The integration of simulation-based learning in Islamic banking education offers a dynamic and experiential approach to bridging theoretical knowledge with real-world practice. Traditional classroom teaching often emphasizes concepts and contracts found in Islamic finance—such as murābahah, ijarah, and wadi'ah—but lacks opportunities for students to apply these principles in realistic settings. To address this gap, a Teller–Customer Role-Play Simulation was designed and implemented as part of a practical learning module. This approach enables students to experience firsthand how Islamic banking operations function within an ethical, Sharia-compliant framework.

The simulation aims to replicate the environment and daily interactions within a Sharia bank, allowing students to assume professional roles and engage in authentic financial transactions. By doing so, learners not only develop technical competencies in Islamic financial services but also internalize key Islamic ethical values such as amānah (trust), 'adl (justice), and ikhlāṣ (sincerity). This active learning strategy aligns with the broader goals of Islamic education, which emphasize the integration of 'ilm (knowledge), 'amal (practice), and akhlāq (ethics).

Through structured stages—ranging from design and preparation to implementation, reflection, and assessment—this simulation promotes student engagement, professional readiness, and moral awareness. It demonstrates how game-based and experiential learning models can transform Islamic banking instruction into an interactive, reflective, and ethically grounded educational experience.

The following section, B. Discussion Points: Simulation Implementation in Islamic Banking (Teller–Customer Role-Play), presents a detailed account of the design process, implementation stages, student engagement, ethical learning outcomes, challenges encountered, and pedagogical implications derived from the activity. Each sub-section elaborates on specific aspects of the simulation, emphasizing how the teller–customer interaction serves as an effective medium for cultivating professional and ethical competence in Sharia-compliant financial contexts.

1. Design and Preparation of the Simulation
 - a. The simulation was designed to replicate the environment and operations of a Sharia bank, focusing on teller–customer interactions.
 - b. Students were divided into two groups: Tellers (as bank staff) and Customers (as clients using Islamic financial services).
 - c. Scenarios reflected real banking activities such as opening a wadi'ah savings account, conducting murābahah financing transactions, depositing zakat, and withdrawing funds.
 - d. The instructor provided orientation sessions explaining both operational procedures and Islamic ethical guidelines.
 - e. Learning objectives were clearly defined: to improve student understanding of Islamic banking transactions, service ethics, and communication skills.
2. Implementation of the Teller–Customer Role-Play Simulation
 - a. The classroom was organized to resemble a small Sharia bank branch, complete with counters, forms, and signage.
 - b. Students acting as Tellers performed standard Islamic banking services, greeting customers with courtesy and explaining the terms of Sharia-compliant contracts.
 - c. Customers approached the teller counters with different banking needs—account opening, deposits, and inquiries about financing products.
 - d. The interaction simulated real-life service delivery while emphasizing Islamic values such as amānah (trust), 'adl (justice), and raḥmah (compassion).
 - e. Each session concluded with a reflection and feedback round where students discussed their experience and challenges.
3. Student Engagement and Active Learning
 - a. The simulation fostered high levels of engagement as students actively performed professional roles instead of listening passively.
 - b. Students reported excitement and curiosity while interacting as tellers and customers.
 - c. The real-world context helped them connect classroom theories with practical banking procedures.
 - d. The use of real scripts, forms, and Islamic terms made learning authentic and meaningful.
 - e. The hands-on experience encouraged deeper comprehension of Islamic financial operations.
4. Application of Islamic Banking Concepts
 - a. Students applied Islamic banking concepts directly in the simulation, such as:
 - b. Wadi'ah yad dhamanah for savings and deposits,
 - c. Murābahah for financing purchases,

- d. Ijarah for leasing transactions.
- e. The teller's role emphasized accuracy, transparency, and adherence to Sharia principles.
- f. Customers learned how Islamic financial services differ from conventional interest-based systems.
- g. The simulation helped clarify how Islamic contracts are implemented in daily transactions and how compliance is maintained.
5. Enhancement of Ethical and Professional Understanding
 - a. Ethical awareness was a key outcome of the teller–customer interaction.
 - b. Students practiced Islamic ethics of service—honesty, fairness, politeness, and sincerity (ikhlās).
 - c. The teller had to communicate clearly, avoid misleading information, and ensure transactions were free of riba (interest) or gharar (uncertainty).
 - d. Customers learned to make responsible financial decisions based on halal principles.
 - e. Reflection sessions after each simulation deepened moral understanding by discussing ethical dilemmas faced during interactions.
6. Instructor's Role in the Simulation
 - a. The instructor acted as a facilitator and Sharia supervisor, guiding the process to ensure realism and compliance.
 - b. During the role-play, the instructor observed communication, transaction accuracy, and ethical behavior.
 - c. Afterward, the teacher provided constructive feedback on both technical performance and Islamic ethics.
 - d. The debriefing phase helped connect students' actions with theoretical lessons and moral reflection.
7. Learning Outcomes and Skill Development
 - a. The simulation strengthened both technical and soft skills:
 - b. For Tellers: customer service, communication, transaction management, and ethical decision-making.
 - c. For Customers: financial literacy, understanding of Islamic contracts, and responsible consumer behavior.
 - d. Students improved their ability to explain Islamic products using appropriate terminology.
 - e. The activity built confidence in handling Islamic financial operations and interacting professionally in a Sharia-compliant context.

C. Simulation Implementation (Customer Service–Customer Role-Play)

The Customer Service–Customer Role-Play Simulation serves as an innovative and practical approach to teaching Islamic banking communication, ethics, and service professionalism. Unlike traditional lectures that focus mainly on theory, this simulation immerses students in a realistic Sharia banking environment, allowing them to experience firsthand the ethical and operational aspects of customer interaction within Islamic financial institutions. The purpose is to bridge the gap between classroom knowledge and workplace practice, cultivating both technical understanding and moral integrity in students preparing for careers in Islamic finance.

Through structured role-play activities, students assume the roles of Customer Service Officers (CSOs) and Customers, engaging in authentic communication scenarios such as account opening, product explanation, complaint handling, and service guidance for zakat or financing programs. This experiential method reflects the values of Islamic

pedagogy, emphasizing the integration of ‘ilm (knowledge), ‘amal (practice), and akhlāq (ethics). It not only trains students to deliver accurate and ethical financial information but also instills Islamic virtues such as amānah (trust), ṣidq (honesty), and ihsān (excellence).

The simulation provides a platform for students to develop essential soft skills—including communication, empathy, and problem-solving—alongside technical skills such as knowledge of Islamic financial products and Sharia compliance. Instructors act as facilitators and Sharia supervisors, ensuring that all interactions adhere to Islamic ethical standards and professional etiquette. Reflection and debriefing sessions following each simulation reinforce moral awareness and encourage self-evaluation of communication ethics and customer care.

Overall, this role-play model highlights the importance of ethical communication and professionalism in Islamic banking. It demonstrates how Game-Based Learning (GBL) and experiential education can effectively promote understanding, engagement, and the internalization of Sharia-based values. The following section, A. Discussion Points: Simulation Implementation (Customer Service–Customer Role-Play), elaborates on the design, implementation, learning outcomes, and pedagogical implications of this simulation in developing both competence and character among Islamic economics students.

1. Design and Preparation of the Simulation

- a. The simulation was designed to imitate a real Sharia bank customer service environment, focusing on ethical and professional communication between Customer Service Officers (CSOs) and Customers.
- b. Students were divided into pairs or small groups: one acted as Customer Service staff, and another as a Customer seeking information or services.
- c. Scenarios were developed based on common banking interactions, such as account opening, product inquiries, complaint handling, or service guidance for zakat and financing programs.
- d. The instructor explained Islamic banking principles, ethics of communication (adab al-khithāb), and Sharia values such as amānah (trust), ṣidq (honesty), and ihsān (excellence).
- e. Simulation materials included service scripts, Sharia-compliant product brochures, and typical customer request forms.

2. Implementation Process of the Customer Service–Customer Simulation

- a. The classroom was arranged to resemble a bank front office, with a service desk and queue area.
- b. Students playing as Customer Service Officers greeted customers politely using Islamic phrases such as “Assalamu‘alaikum,” and offered to help with their needs.
- c. Customers came with different cases: opening a wadi‘ah savings account, asking about murābahah financing, or resolving transaction issues.
- d. The simulation required the Customer Service Officer to:
 - e. Listen attentively to the customer’s concern,
 - f. Explain Islamic financial products in clear and ethical language,
 - g. Offer solutions consistent with Sharia principles, and
 - h. End the session courteously and professionally.
- i. The interactions were observed by the instructor to ensure accuracy in both service delivery and ethical behavior.

3. Student Engagement and Communication Practice

- a. The simulation made students highly active and motivated, as they experienced realistic service scenarios rather than passive lectures.
- b. Customer Service Officers practiced active listening, empathy, and polite interaction—key skills for Islamic financial professionals.
- c. Customers learned how to express financial needs and evaluate the Sharia compliance of the services offered.
- d. This dynamic interaction promoted authentic learning and emotional engagement, encouraging students to think and act professionally.
4. Application of Islamic Banking Concepts
 - a. The simulation allowed students to apply theories of Islamic banking in real communication contexts.
 - b. Students used Islamic banking terminology such as wadi'ah, mudārabah, murābahah, and ijarah correctly.
 - c. The Customer Service role emphasized explaining differences between Sharia-compliant and conventional banking systems, especially regarding the prohibition of riba (interest).
 - d. Customers were educated about ethical finance, risk-sharing, and the spiritual purpose of Islamic economic practices.
 - e. This process helped both roles understand how Islamic principles are implemented in daily operations.
5. Development of Ethical Understanding and Professionalism
 - a. The simulation emphasized Islamic ethics in service—honesty, fairness, and respect.
 - b. Customer Service Officers were required to act with integrity and transparency, providing information truthfully without exaggeration or concealment.
 - c. The practice reflected key Sharia ethics such as:
 - d. Amānah (trustworthiness) – ensuring information accuracy,
 - e. 'Adl (justice) – treating all customers fairly,
 - f. Rahmah (compassion) – showing patience and understanding.
 - g. Customers learned that Islamic banking service is not only transactional but also spiritual, reflecting akhlaq al-Islamiyyah (Islamic moral character).
 - h. Reflection sessions after each simulation helped students analyze their communication tone, empathy, and ethical decision-making.
6. Instructor's Role and Facilitation
 - a. The instructor acted as a Sharia supervisor and facilitator, guiding the flow of each simulation.
 - b. During the role-play, the teacher observed the interaction, communication accuracy, and ethical values displayed.
 - c. After each session, the instructor led a debriefing discussion, giving feedback on students' professionalism, politeness, and Sharia compliance.
 - d. The instructor also emphasized the link between service ethics and the broader goals of Islamic economics—maqāṣid al-sharī'ah (objectives of Sharia), such as justice and welfare.
7. Learning Outcomes and Skill Improvement
 - a. Students developed key soft and technical skills for careers in Islamic banking:
 - b. Soft Skills: communication, empathy, problem-solving, and ethical reasoning.
 - c. Technical Skills: knowledge of Islamic financial products, customer handling, and document explanation.
 - d. The Customer Service role helped students build confidence in explaining Sharia-compliant services clearly and persuasively.

- e. The Customer role deepened understanding of Islamic financial literacy and critical evaluation of service quality.
- f. Both roles together enhanced teamwork, professionalism, and accountability.

D. Discussion

This research aims to understand how role-play activities—such as acting as a teller, customer role-play, and customer service—customer role-play simulation simulated in Islamic banking transactions. The author chose the Teller–Customer and Customer Service–Customer simulations because these two roles represent the core front-line interactions in Islamic financial institutions, where ethical service, communication, and Sharia compliance are crucial. By simulating real-world Islamic banking operations, the study seeks to transform theoretical classroom instruction into a practice-oriented, ethically grounded learning experience. This approach allows students to develop not only technical competence in Sharia-based financial transactions but also the moral and interpersonal skills essential for professional conduct in the Islamic finance industry.

The Teller–Customer Role-Play Simulation in Islamic banking education offers an experiential and interactive learning model that bridges theoretical concepts with real-world practice. Traditional classroom approaches often focus on explaining Islamic financial contracts like *murābahah*, *ijarah*, and *wadi'ah*, yet provide limited opportunities for application. This simulation fills that gap by allowing students to perform realistic teller–customer interactions in a Sharia-compliant banking environment, thus developing both professional skills and ethical awareness grounded in Islamic values such as *amānah* (trust), *ʿadl* (justice), and *ikhlaṣ* (sincerity). Students were divided into tellers and customers, engaging in authentic banking scenarios such as account opening, zakat deposits, and *murābahah* financing. The classroom setup replicated a small Islamic bank branch, and each role-play was guided by ethical and procedural principles under the instructor's supervision. This hands-on approach not only encouraged active participation but also connected theory with practice through realistic service transactions. Students practiced clear, courteous, and Sharia-compliant communication, while customers learned to make informed and ethical financial decisions. Through this simulation, learners developed both technical skills—such as managing transactions and explaining Islamic contracts—and soft skills like communication, empathy, and problem-solving. Reflection sessions deepened their understanding of Islamic ethics, emphasizing honesty, fairness, and transparency in financial dealings. The instructor's role as a facilitator and Sharia supervisor ensured the integrity of the process and guided students in applying moral reasoning to practical situations. Overall, the Teller–Customer simulation proved to be an effective pedagogical tool for enhancing engagement, competence, and moral development. It successfully transformed Islamic banking education from a theory-based subject into a practice-oriented, ethically infused learning experience—preparing students to serve in Islamic financial institutions with professionalism and integrity.

The Customer Service–Customer Role-Play Simulation provides an innovative and experiential learning method for teaching Islamic banking ethics, communication, and professionalism. Unlike traditional lectures that are theory-centered, this simulation immerses students in a realistic Sharia banking environment where they experience firsthand the ethical and operational aspects of customer interaction. The approach effectively bridges classroom knowledge with workplace practice, helping students develop both technical competence and moral integrity. It emphasizes the Islamic educational triad of *ʿilm* (knowledge), *ʿamal* (practice), and *akhlāq* (ethics), ensuring that learners not only understand but also internalize Islamic values such as *amānah* (trust),

ṣidq (honesty), and iḥsān (excellence). The design and preparation stage involved constructing authentic customer service scenarios that mimic real Sharia banking interactions. Students were divided into pairs or small groups, alternating between the roles of Customer Service Officers (CSOs) and Customers. Common situations—such as opening accounts, resolving complaints, or explaining zakat and financing services—were included to reflect daily operations in Islamic banks. Materials like product brochures and service scripts helped create a professional environment, while instructors emphasized Islamic communication ethics (adab al-khithāb) and Sharia values before practice began. During the implementation process, the classroom was arranged to simulate an Islamic bank's front office. Students acting as CSOs greeted customers with Islamic courtesy, identified their needs, and offered Sharia-compliant solutions. Meanwhile, customers presented realistic cases like wadi'ah savings or murābahah financing inquiries. Each interaction was observed and evaluated by the instructor to ensure ethical accuracy, clarity of communication, and alignment with Islamic principles. The simulation greatly enhanced student engagement and communication practice. Learners actively participated in meaningful dialogues, developing confidence, empathy, and service-mindedness. This realistic approach encouraged students to move beyond memorization toward authentic application of Islamic banking knowledge, fostering emotional connection and professional demeanor. In terms of application of Islamic banking concepts, students learned to use key terminologies correctly—such as wadi'ah, mudārabah, murābahah, and ijarah—and to explain the differences between Sharia-compliant and conventional banking. Customers, in turn, learned about ethical finance, profit-loss sharing, and the avoidance of riba (interest). Through practice, both roles internalized how Islamic economic values guide daily financial activities. The simulation also advanced ethical understanding and professionalism. CSOs were trained to act with integrity, justice, and compassion—reflecting amānah, 'adl, and raḥmah in every service interaction. Students learned that Islamic banking is not purely transactional but rooted in spiritual and moral accountability. Reflection sessions after each round deepened self-awareness about ethical tone, honesty, and customer empathy. The instructor's role was pivotal as both facilitator and Sharia supervisor. Finally, the simulation resulted in significant learning outcomes. Students improved soft skills—like communication, empathy, and ethical reasoning—as well as technical competencies in explaining Islamic banking products and handling customer issues. The dual role experience nurtured teamwork, confidence, and accountability. Overall, this role-play model effectively demonstrated that experiential and game-based learning can transform Islamic banking education into a holistic process that builds both competence and character in future professionals.

The findings from the Teller–Customer and Customer Service–Customer Role-Play Simulations in Islamic banking education align closely with the broader body of research summarized in the Table of Game-Based Learning (GBL) in Islamic and Sharia Economics Studies. Both simulations demonstrate that Game-Based Learning (GBL) and experiential methods are powerful pedagogical tools for connecting theoretical Islamic financial concepts with real-world applications, while simultaneously enhancing ethical, cognitive, and affective learning outcomes.

Similar to studies such as Shahwan et al. (2015) and Shafii et al. (2018) on the Muamalat Interactive Game (MIG), the role-play simulations in Islamic banking education show that experiential, scenario-based learning significantly improves students' understanding of Sharia contracts and their ability to visualize and apply Islamic financial principles. Like the MIG, which cultivates financial literacy and social responsibility, the Teller–Customer and Customer Service–Customer simulations strengthen not only

technical competence but also moral integrity, guided by values such as *amānah* (trust), *ʿadl* (justice), and *ihsān* (excellence). Both models integrate *ʿilm* (knowledge), *ʿamal* (practice), and *akhlāq* (ethics)—a hallmark of Islamic pedagogy highlighted across studies in the table. Furthermore, these simulations share parallels with Rahman et al. (2018) and Banchit et al. (2025), where interactive learning through games like the Global Zakat Game and “Name the Riba Transaction!” The game enhanced students’ understanding and engagement in Islamic finance. Similarly, the role-play activities immerse learners in lifelike banking transactions—such as *murābahah* financing or *wadi’ah* savings—encouraging active participation, problem-solving, and communication. This aligns with findings from Rahim et al. (2021) on the Bicycle Accounting Classification Game, which reported increased motivation, participation, and knowledge sharing in accounting learning through play-based collaboration.

In terms of educational outcomes, the simulations demonstrate results comparable to Hartan et al. (2025) with the Word Wall Game for Fiqh Learning, which proved valid, practical, and effective in improving student motivation and comprehension. The Teller–Customer and Customer Service–Customer simulations similarly yielded improvements in motivation, engagement, and ethical awareness, validated through reflective observation and feedback mechanisms. Both approaches move beyond rote memorization toward authentic, contextual, and ethical learning experiences. Moreover, the ethical and spiritual dimensions embedded in these simulations mirror the goals of the SAH-GAME Framework (Wathon, 2024) and Cash Trail Adventure Game (Hamzah et al., 2025), which integrate *Maqāṣid al-Sharīʿah* (objectives of Sharia) into game design to promote moral decision-making and holistic development. The Islamic banking simulations similarly train students to internalize moral virtues—trust, honesty, fairness, and compassion—within financial transactions, thus bridging education and character formation.

In summary, the Teller–Customer and Customer Service–Customer Role-Play Simulations reinforce the collective evidence from the 2015–2025 studies that GBL and experiential approaches in Sharia economics education lead to measurable gains in knowledge, motivation, ethical reasoning, and practical skills. They expand the scope of Islamic educational games from digital and board-based formats to immersive role-play environments, effectively transforming Islamic banking education into a holistic, value-driven, and practice-oriented learning experience that prepares students for ethical professionalism in the Islamic financial industry.

CONCLUSION

This study aims to understand how role-play activities—such as acting as a teller, customer role-play, and customer service–customer role-play simulation in simulated Islamic banking transactions. The Teller–Customer Role-Play Simulation provides an experiential learning model that connects Islamic banking theory with real-world practice. Unlike traditional classroom methods that focus mainly on explaining contracts such as *murābahah*, *ijarah*, and *wadi’ah*, this simulation allows students to apply those concepts through realistic teller–customer interactions in a Sharia-compliant banking environment. By engaging in scenarios like account opening, zakat deposits, and *murābahah* financing, students gain both professional competence and ethical awareness rooted in Islamic values such as *amānah* (trust), *ʿadl* (justice), and *ikhlaṣ* (sincerity). Guided by the instructor as a Sharia supervisor, the simulation promotes active participation, ethical communication, and practical decision-making. Students develop technical skills in managing transactions and explaining Islamic contracts, alongside soft skills like empathy, problem-solving, and professionalism. Reflection sessions reinforce honesty, fairness, and transparency, helping learners

internalize Islamic ethical principles. Overall, this role-play effectively transforms Islamic banking education into a practice-oriented, morally grounded experience that prepares students to work with competence and integrity in the Islamic finance industry.

The Customer Service–Customer Role-Play Simulation offers an experiential and interactive approach to teaching Islamic banking ethics, communication, and professionalism. Moving beyond theory-based lectures, it immerses students in realistic Sharia banking settings that integrate ‘ilm (knowledge), ‘amal (practice), and akhlāq (ethics). Students alternate as Customer Service Officers (CSOs) and Customers, engaging in authentic scenarios such as account opening, complaint handling, and explanations of zakat or murābaḥah services. Through guided simulations, students practice Islamic communication ethics (adab al-khithāb) and apply values like amānah (trust), ṣidq (honesty), and iḥsān (excellence) in service interactions. The classroom setup mirrors an Islamic bank’s front office, fostering professionalism and realism. Instructors supervise each role-play to ensure ethical accuracy, clear communication, and adherence to Sharia principles. This learning model enhances students’ confidence, empathy, and service orientation while strengthening their ability to use Islamic financial terminology and distinguish Sharia-compliant practices from conventional banking. Reflection sessions further build moral awareness, highlighting ‘adl (justice) and raḥmah (compassion) as foundations of Islamic finance. Overall, the Customer Service–Customer simulation effectively combines technical competence with ethical character formation, transforming Islamic banking education into a holistic, values-based, and practice-oriented learning experience.

The findings of this study show that the Teller–Customer and Customer Service–Customer role-play simulations effectively demonstrate the power of Game-Based Learning (GBL) in Islamic banking education, aligning with previous research in Sharia economics education. These simulations bridge the gap between theory and practice, allowing students to apply Islamic financial principles such as murābaḥah and wadi’ah in realistic scenarios while fostering ethical, cognitive, and affective learning outcomes. Similar to innovations like the Muamalat Interactive Game (MIG), these simulations enhance financial literacy, social responsibility, and moral integrity grounded in amānah (trust), ‘adl (justice), and iḥsān (excellence). They also share parallels with other GBL studies, including the Global Zakat Game and Bicycle Accounting Classification Game, which reported improvements in engagement, motivation, and collaborative learning. Like the Word Wall Game in fiqh learning, the simulations are validated as effective, practical, and engaging tools, increasing students’ motivation and understanding of Sharia-based finance. Moreover, they align with frameworks such as the SAH-GAME and Cash Trail Adventure, which embed Maqāṣid al-Sharī’ah values into gameplay to cultivate ethical and spiritual awareness. Overall, the simulations confirm that GBL and experiential learning in Islamic banking not only enhance students’ comprehension and professional readiness but also promote ethical decision-making and character development. This study thus contributes to transforming Islamic banking education into a holistic, value-driven, and practice-oriented learning model that prepares students for ethical professionalism in the Islamic financial industry.

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