

The Implementation of SCL in Teaching Arabic for Islamic Finance: A Dynamic Approach in Preparing For Education 4.0

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Abstract--- *The implication of Industrial Revolution 4.0 has sparked education system all over the world. The impact of IR 4.0 driven reformation in the structure and management of higher education. A grand shift of University 1.0 to University 4.0 urges many transformations in producing an omnipresent knowledgeable and talented graduates for a global society and economic demands. In order to cope with these technologies and innovations breakthroughs, education should be aligning with industry requirements in term of approach used, learning strategies, modules, course assessments, job readiness, and etc. This paper will give an overview on the compatibility of practising Student –Centred Learning (SCL) approach in teaching Language for Specific Purposes (LSP), with special reference on Arabic for Islamic finance. It also will explore the Education 4.0 elements in preparing LSP students and teachers facing future challenges in the new 21st century era.*

Keywords--- *Student –Centred Learning, Language for Specific Purposes, Arabic for Islamic finance, Education 4.0 elements, 21st century era.*

I. INTRODUCTION

The fourth industrial revolution is changing the world as a whole. The emergence of Artificial intelligence (AI), robotics, big data and the internet of things (IoT) get together assume to bring a rapid impact on jobs and industry. However, the 21st century's intellectually intensive jobs will be impacted just as much as those manual activities that were changed forever by the industrial revolution of the 19th century [1]. Many upgraded and up-to-date teaching pedagogies and practises has been embedded in our education, such as flipped classroom, virtual classroom, game-based learning, online quizzes, and Massive Open Online Courses (MOOC). Hence, Education 4.0 came to existence as a response to the massive power of Industrial Revolution (IR4.0) which affects people, business, governance, and etc [2].

In order to empower educational system and management, it supposed to start from the basic roots of a thing, aiming for achieving a high potential positive results in the future. Profound changes and rapid movements of technology and information resulted from strong wave of IR4.0 that evolved around the world has affected education as well. This dramatic phase urge experts across knowledge discipline to give their utmost to the society and people.

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The discussion, views and perspectives on teaching language as specific purposes (LSP) has begun over decades, especially English Language. English has been dominated in various fields such as education, business, technology, media, research, tourism, and medicine [3]. There have been a number of past studies that evolve around syllabus design, methodology, materials, evaluation and roles of the ESP teacher which considered as the main research line in ESP course design [4].

According to Dudley-Evans & St. John [5], *“the teaching process of any kind of language for occupational purposes (EOP) need to be considered as a starting point and the analysis of the four traditional skills within an appropriate context, that being, as far as possible, the conditions given in the workplace”*. Meanwhile, Hortas [6] believes that EOP programs are needed to focus more on developing communicative competence in a specific field, such as aviation, business, or tourism.

Dudley-Evans & St. John [5] present characteristics for ESP as it shows the importance of its existence:

Absolute Characteristics

- ESP is designed to meet specific needs of the learner.
- ESP makes use of underlying methodology and activities of the disciplines it serves.
- ESP is centered on the language (grammar, lexis, and register), skills, discourse and genres appropriate to these activities.

Variable Characteristics

- ESP may be related to or designed for specific disciplines.
- ESP may use, in specific teaching situations, a different methodology from that of general English.
- ESP is likely to be designed for adult learners, either for a tertiary institution or in a professional work situation. It could, however, be used for learners at secondary school level.
- ESP is generally designed for intermediate or advanced students. Most ESP courses assume basic knowledge of the language system, but it can be used with beginners.

II. LSP OVERVIEW

As a result from the expansion and domination of two forces-technology and commerce, which soon generated a demand for an international language. English for specific purposes (ESP) seems to take a lead among other foreign languages. According to Luis [7] *“ESP can be considered to be an approach to language learning, since it started in the 1960s as a result of developments in Linguistics and in Educational Psychology, and is based on designing courses to meet specific learners' needs”*. Lack of language proficiency always connected with the failure of carrying out tasks or jobs given. Hence, there is a need for proper training on language accuracy that suited with a personnel’s field at work settings.

Many researchers came up with new ideas in the context of teaching English for specific purposes, across disciplines [8]. They gave further explanation on ESP itself which *“is not just a matter of teaching ‘specialised varieties’ of English. The fact that language is used for a specific purpose does not imply that it is a special form of the language, different in kind from other forms. Certainly, there are some features which can be identified as 'typical' of a particular context of use and which, therefore, the learner is more likely to meet in the target situation. But these differences should not be allowed to obscure the far larger area of common ground that underlies all English use, and indeed, all language use”*.

Regarding ESP courses, all decisions are supposed to be based on the learners' rationale for learning [8]. Nadaraj [9] claim that when we apply a curriculum design or syllabus 'the students' target English situations have identifiable elements. Therefore, the process of curriculum design can proceed once the elements have been recognized and analysed.

In the context of teaching process, all materials can be considered to be used based on the specific knowledge of the students, as they are easily tend to expose to a big data space from various channels and sources and keep overwhelming around them. The basic reason is students who are learning the materials based on their background knowledge can help them to understand more about the materials [10]. The importance of authentic materials for instance can stimulate talents and skills of a learner while promoting teachers creativity throughout the teaching process [11].

Numerous studies have attempted to show explain the effectiveness contemporary teaching and learning materials and its significance of applying it in teaching languages for specific purposes. Wiphasith et al [12] found that the e-learning processes seem to be effective in facilitating the students' learning processes and to capture their interest on the lessons. Similarly, Kiong et al [13] notes that self-study modules assume to promote learner autonomy and enhance the learning experiences. The work on the Self-Access Learning Center (SALC) provide ESP (English for specific purposes) modules intended to prepare students for their future careers.

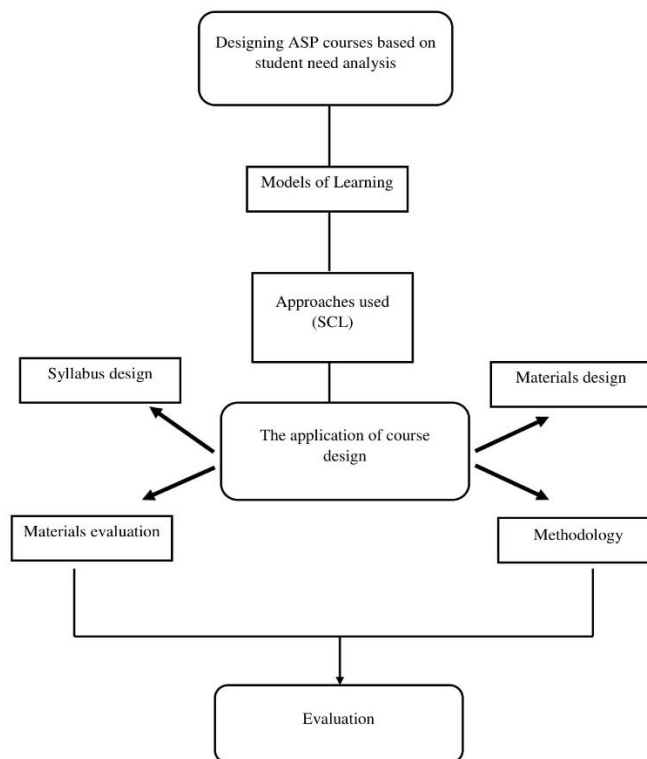


Figure 1: ASP outline (adapted from Hutchinson & Waters, [8]).

III. SCL APPROACH IN LSP CURRICULUM DESIGNS

It has been demonstrated that Communicative Language Teaching (CLT), Grammar Translation Method (GTM), and Total Physical Response (TPR) were the dominant approaches used in EFL classroom teachers [14] except for the implementation of these approaches should be aligning with other approach that in line with new education era. The chosen approaches used also taking into account the objectives or focus of the studies. Researcher chooses SCL approach by

taking into consideration the suitability of this approach, the necessity of adapting course requirement, learning activities, student abilities, and etc., as suggested in the LSP components for designing courses.

Since 1960's, learning-centered approach (i.e. how people learn) has become a prominent approach applied in ESP settings. Introduced and postulated by Hutchinson & Waters [8], this approach has winning over language-centered approach (i.e. what people learn). Back in time, in the previous stages ESP was concerned solely with language use, whilst the new approach was concerned with language learning, and great emphasis on pair/group work and problem-solving as the applied methodology. The focus shifted from an end-product definition of needs (target group needs, i.e. what the learner needs to do in the target situation or context) to a process-oriented definition of needs (learning needs, i.e. what the learner needs to do in order to learn).

Hutchinson & Waters [8] set out the complete framework for analysing and interpreting learning needs. The learning-centered approach influenced LSP course design. They also come up with the sound comparison on the learning-centered approach to course design with the language-centered approach and the skills-centered approach [4].

- A language-centered approach views: This is the nature of the target situation performance and that will determine the ESP course.
- A skills-centered approach views: The necessity of discovery of 'what' processes enable someone to perform. Those processes will determine the ESP course.
- A learning-centered approach views: The necessity of discovery of 'how' someone acquires the competence to perform. Learning process is totally determined by the learner. This approach is in line with the current needs of the new education era.

LSP primary concern is students' need in planning and designing a course. In parallel with the 21th century learning which introduced student –oriented teaching model dimension in learning process [15]. Assessment conducted to determine the degree of students' performance in a planned course outcome. This is also become a useful tool to investigate the effectiveness of the course designed in aligning students' and instructors' expectation [16].

Need analysis assumes as the main element in developing a teaching module, especially in any field studies of LSP in which the contents of designed module or curriculum should meet students' need and preference. The idea of *Modularisation* which views students' engagement in the early stage of curriculum design, and the high level of student choice in learning framework [17]. Learning materials, language skills, pedagogy are among teaching elements that should be restructured to occupy with their future career demands. These pre-assumed will assist graduates in equipping themselves enough to face the industry.

Sulaiman [18] describe student-centred instruction as an overview on the discussion related to student-centered learning (SCL):

Student-centered instruction [SCI] is an instructional approach in which students influence the content, activities, materials, and pace of learning. This learning model places the student (learner) in the center of the learning process. The instructor provides students with opportunities to learn independently and from one another and coaches them in the skills they need to do so effectively. The SCI approach includes such techniques as substituting active learning experiences for lectures, assigning open-ended problems and problems requiring critical or creative thinking that cannot be solved by following text examples, involving students in simulations and role plays, and using self-paced and/or cooperative (team-based) learning. Properly implemented SCI can

lead to increased motivation to learn, greater retention of knowledge, deeper understanding, and more positive attitudes towards the subject being taught.

The broad spectrum of definitions and concept has been discussed in many past literatures by different approaches introduced and suggested by scholars and researchers. Froyd & Simpson [19] summarize the named approach are as follows:

- Active Learning (Bonwell & Eison, [20])
- Collaborative Learning (Bruffee, [21])
- Inquiry-based Learning
- Cooperative Learning (Johnson, Johnson, & Smith, [22])
- Problem-based Learning
- Peer Led Team Learning (Tien, Roth, & Kampmeier, [23])
- Team-based Learning (Knight et al [24])
- Peer Instruction (Mazur et al [25])
- Inquiry Guided Learning
- Just-in-Time Teaching
- Small Group Learning
- Project-based Learning
- Question-directed Instruction

Lea et al [26] summarizes a comprehensive definitions based on literatures on student-centred learning concept.

- The reliance on active rather than passive learning
- An emphasis on deep learning and understanding
- Increased responsibility and accountability on the part of the student
- An increased sense of autonomy in the learner
- An interdependence between teacher and learner
- Mutual respect within the learner teacher relationship
- A reflexive approach to the teaching and learning process on the part of both teacher and learner.

Meanwhile Gibbs [27] draws on further elaboration on SCL key concept-learner is constructing his/her own learning which is *“What is to be learnt, how and when it is to be learnt, with what outcome, what criteria and standards are to be used, how the judgments are made and by whom these judgments are made”*.

IV. THE EFFECTIVENESS OF SCL IN FACING IR4.0

Malaysian of Higher Education (MOHE) should be rejuvenated in facing world revolution which affect all aspects of life including education. Undoubtedly, education has been an important investment in developing a competitive future good leaders. Ibrahim [28] discussed on profound changes in many sectors has impacted higher education in the coming

years, which require a shift in the traditional ways of university education to make it revive and more compatible with the brave world of IR4.0.

Some trends related to Education 4.0 been viewed as much related to elements proposed by SCL. A vital point is learning will be personalized to individual – positive reinforcement is meant to be implemented which resulting in boosting students’ confidence regarding on academic abilities. One of the most important aspect of SCL is the emphasize on learners developing their knowledge to facilitate transfer of their learning framework to new contexts and practically applying it to open-ended challenges such as problem-solving, critical thinking, and design [29]; [30]. In the context of learner-centred learning environment, McCombs & Whistler [31] highlight that “learners are treated as co-creators in the learning process, as individuals with ideas and issues that deserve attention and consideration.” Secondly, the application of the concept of self-assessment. This assumes to assist students ‘take responsibility for their own learning’ [17].

Relationship of SCL Approach and Education 4.0 Trends.

1	Students will be allowed having choices freely in way of learn by creating their own learning landscape (ex: learning tools and techniques). Having more exposure on project-based learning, practicing management skills which is fruitful for future careers.
2	Great emphasize on educator’s readiness in training the new generation. Shifting the role as an active facilitator rather than a rigid informer. A teacher supposed to guide students in choosing a right path while executing a teaching and learning process.
3	Interaction based activities and exposure on more hands-on learning through experience are employed in both concept. This comprises of practicals (internships), group discussions, tutorials, role play, class presentations, cross-overs, pyramids/snowballing, debates, peer mentoring and etc.
4	Assessments reform. Shifting conventional assessments methods to assess students. Their opinions will be considered in maintaining curriculum contemporariness.
5	The reliance on active rather than passive learning, which means students act, think, and do more than the instructor (lecturer) [26].
6	Increased responsibility and accountability on the part of the student through tasks given (Lea et al [26]), also knowing how to develop themselves in their own learning path.
7	The convergence of all the domains (Cognitive, Affective, and Psychomotor) as suggested in the Bloom’s model through activities and the nature of SCL approach itself. This is in line with Education 4.0 concept.
8	Aim for a better and conducive learning environments, readiness for a hopeful jobs and better life, comprehensive training for a productive new face of young digital generations.

Table 1: The linkage of SCL approach with Education 4.0 trends.

The brand new education in the 21st century is all about embracing multiple things altogether with the changing times. The Higher Education (HE) have to be prepared to adapt and change their curriculum and delivery in building job readiness among graduates to fill in jobs fields which are yet to emerge [32]. The freedom to explore knowledge and discover the world, contributes to stimulate students interests walk along the learning journey in the new era.

Even though the main critique of student-centred learning is put the focus on the individual learner (personalized learning), still there are beliefs that students should accommodate info rather than developing and changing their conceptions and understanding [17]. Having them in choosing what they want to learn, how they want to learn, how the task will be carried out, and how the assessment will be administered is running in a control circle. Teachers or lecturers are the resource person who will work together and refine every single thing regarding on students choices and decisions.

The concept of negotiation of learning for example addressing unique relationship between lecturer and student as suggested by Lea et al [26]. It is clearly related with the concept of Education 4.0 which basically promote students to become more independent in their own learning pace. Hence, it is forcing educators to shift their roles as facilitators who will guide students through their learning pathway [33]

IR 4.0 Components	SCL Approach in ASP Teaching
1. Interconnection	Interactions among learners, and interactions among learners and teachers (create a dynamic learning environments).
2. Data	Develop trust on students’ choices, decisions making Exposure on big and wide data from various

	and judgments.	sources.
3. Integration	Generate ideas, creative and critical thinking, students-based activities.	Across discipline (ex: Arabic language combined with business)
4. Innovation	Students create their own learning landscape based on prior knowledge and experiences.	The preparations and invention of teaching materials, courseware design, and pedagogies adapted to meet students' needs.
5. Transition	<ul style="list-style-type: none"> • Teachers or facilitators as a guide (shifting learning responsibilities). • Students are expected to give more in learning sessions. • Students are the main focus in teaching and learning process-building course structure (need analysis concept). 	

Table 2: Industry 4.0 characteristics and component in SCL approach (with special regards in ASP teaching process).

In essence, IR 4.0 led to the innovation and technology rises, information overflow, collaboration of technical and social skills. The impact of the revolution on higher education demonstrated as follows [34]:

- How will the lecturers teach? (method)
- How will the students learn?
- What will the lecturers teach (content)?
- How will the learning space look like?
- What are the role of the lecturers?
- What are the role of the students?
- What are the attributes of the students/lecturers?

V. THE PROPOSED MODULE FOR TEACHING ARABIC FOR ISLAMIC FINANCE

Apparently, there are many higher institution in Malaysia, public or private has driven their focus and interest in LSP regardless of knowledge discipline. Many previous researches in LSP especially ESP driven out some criteria that can be instilled and reconstructed in LSP syllabus in complying with Education 4.0 transformations. Some vital elements and characteristics are explained as below:

- Contents of the module should meet society demands from higher education. Aim to minimize students struggling with IT revolution, and making them equipped and fit enough with future job settings and requirements. “The purpose of LSP for learning the language is extremely important and it is directly connected to what the learners need to do in their jobs or future professional careers” [11]. The two key elements of ESP as indicated in Harding [35]: the sense of purpose and the sense of vocation, and argues that in ESP “*the practical application and use of language overrides other aspects of language learning.*”
- Overcome language barrier in understanding revelation resources (Quranic and Hadith texts) [36]. The Islamic finance and banking sector faced problem and challenge on the short coming of qualified professionals at all levels who have the knowledge of both conventional banking and Islamic laws. A person with the knowledge of conventional banking can easily understand the Islamic products. One cannot successfully develop and market the product without knowing the rules unique to Islam The importance of correct understanding and accurate interpretation of Shariah Law, financial products and instruments are vital in their field [37].
- Vocabulary enhancement. Prior to the limitation of vocabularies, students are having difficulties in understanding any Arabic written document which narrowing down their academic resources search in related field.

- Arabic terminologies and phrases. This will interpret the usage of specific domains of language skills and knowledge that suit with industry [3].
- Mastery of four basic skills, such as simple conversation, appropriate use of grammars in reading and writing. The emphasis distinct with regards language field and target group. Reading skill considered as stable base in developing a proficient language skilled student [38]; [39]. This is much related with many previous studies in ESP and ASP that have been administered especially in banking and finance sectors.
- Contribution of interdisciplinary programme [40]. The collaboration of experts in different field distinguished LSP from other language programmes. In this research for example joining both fields together Islamic finance and Arabic Language.
- Up-to-date curriculum, and fully engagement and direct involvement of students in the process of learning Arabic for Islamic finance (AIF).
- Innovation based learning. Stress on training graduates by constructing their learning pathway independently. For example: generate ideas on producing a marketability and *shariah* compliance product.
- Embracing self-learning concept. Develops deeper understanding and promotes higher importance on activity and independent learning [41].
- Feedback based assessment. Giving opportunities to the learners freely to speak out their minds throughout the learning process. At the end of the process, feedbacks recorded for any improvements needed which is referred as formative assessment.
- The emphasis on authentic tasks in curriculum development. At the end of the process, students or learners should be able to solve problems, construct and negotiate their own meaning, and collaborate with peers [42].

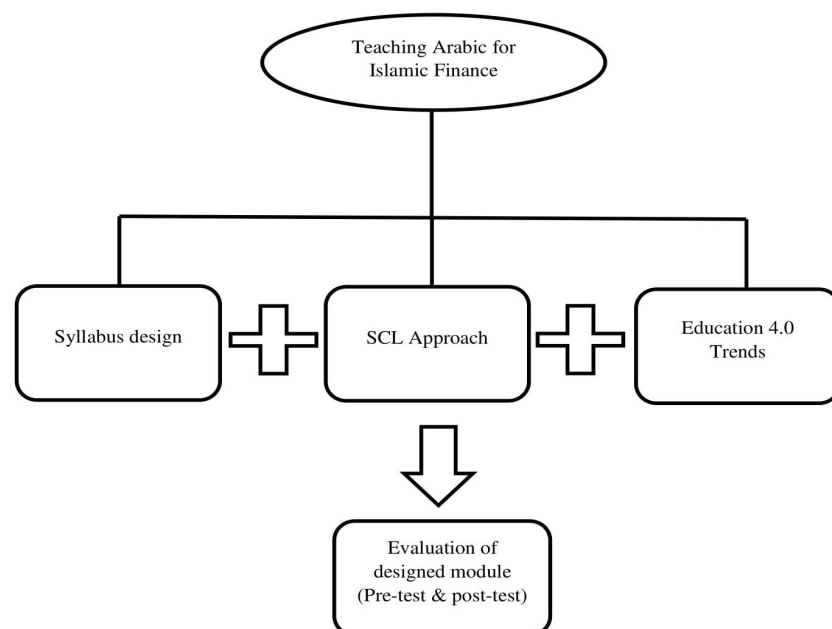


Figure 2: Overview on Arabic for Islamic Finance (AIF) dynamic module for undergraduates in higher institutions in Malaysia.

The listed criteria above basically based on review on experienced educators, recommendations and suggestions from data and findings of previous studies in ESP and ASP. Yoke [32] reveal statistics on the number of unemployed graduates in Malaysia is worrying. He then listed out many possible causes for this phenomenon which extended over employers' attitude that look upon fresh graduates as liabilities who need to be provided with extra training before they can function adequately in their job.

In addition, they also need to have critical and creative thinking apart from possessing a good communicative skills. All these examples seem as obstacles and challenges for Malaysian graduates in preparing for the real world after completing their studies. It is suggested that universities in Malaysia in collaboration with industry will therefore need to come up new interdisciplinary programme. New emphasis in education on skills, and contents have to be added [43].

1	Create a competitive, independent future workers.
2	Build a trust and confident in oneself.
3	Develop communicative skills.
4	Sociable citizen
5	Knowledgeable experts (interdisciplinary specialists).
6	Mastering of four main language skills.
7	Balancing <i>akhlaq</i> (virtues) and <i>i'lm</i> (knowledge).

Table 3: Possible skills outcome as proposed in (AIF dynamic module).

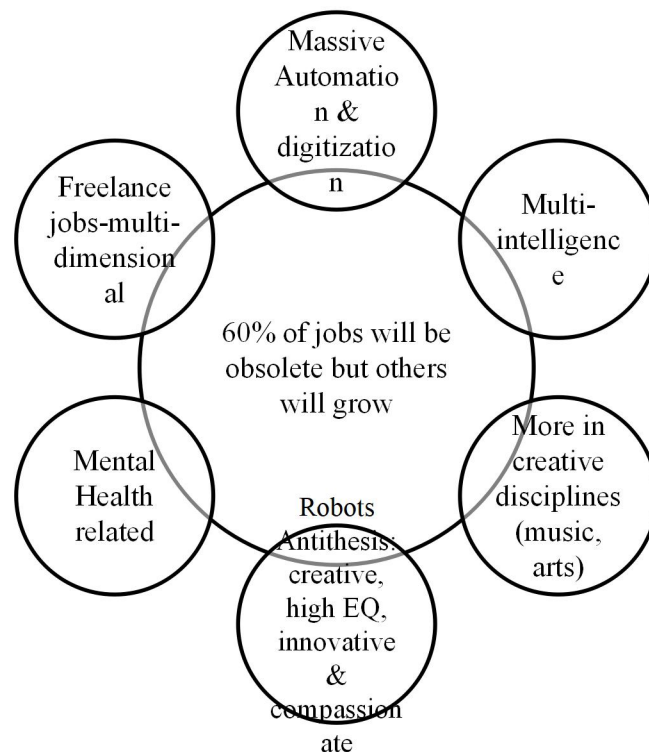


Figure 3: Future jobs trends towards Industry 4.0 (adapted from Selamat et al [34]).

The integration of Four C's (critical thinking and problem solving, communication, collaboration, and creativity and innovation) should be applied in educational policies as basis great teaching practice. Incorporate these four elements seen to be a crucial for producing a proficient new generation living in global society (National Education Association). These components including ability in making a reasonable judgments and decisions, daring to generate new perspectives, adopting original and creative ideas, collaborative works, clear, sound and effective communications in diverse environments, and etc.

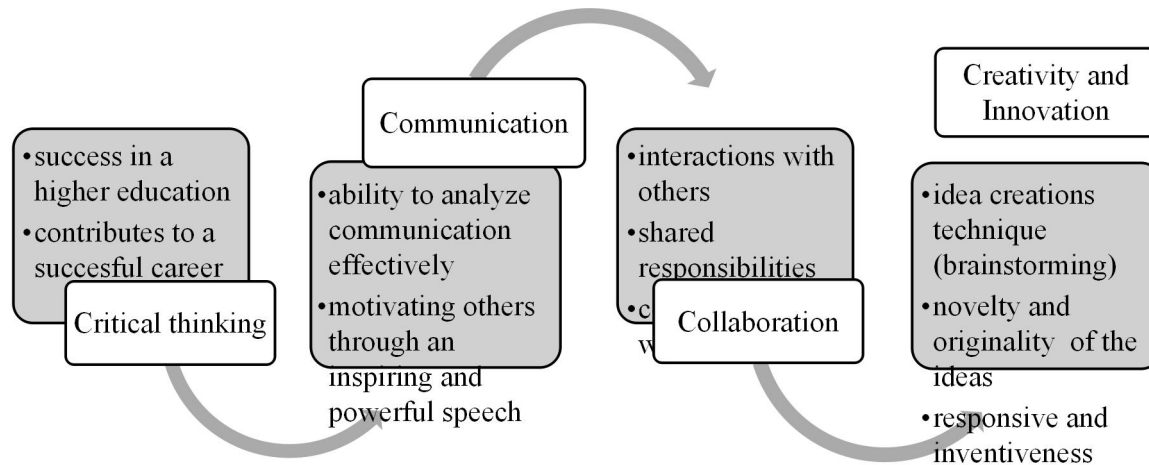


Figure 4: Summary on the 'Four Cs' in preparing 21st century students for a global competitive world (National Education Association).

Overall, developing a dynamic and flexible module for 21st century students is quite challenging yet possible to be implemented in Malaysian educational settings, by giving insight look upon students' needs to be interpreted in their theoretical knowledge and practical (hands-on).

VI. SUMMARY

Aim of the research to review the SCL approach to be implemented in teaching Arabic for specific purposes, with special reference on Arabic for Islamic Finance in higher institution in Malaysia, taking into account the strategies suggested in the approach to be adapted in this discipline. Flexible course framework, teachers act as facilitator or mentor to their students, create a lifelong learners for diverse and pluralistic society, building a fair self-sustaining model for education, the implementation of formative assessments are characteristics for the future designated curriculum as proposed in Education 4.0 trends. Higher institution in need of students touches in educational system as well. Their role is vital in realization of creating a creative and critics' future generation. Every element, component, and tenet in building a high standard innovative higher education need a constant changes and reformations that take place in Education 4.0. These reformations should be really meeting the demands and learning preference of the new generation students which addressed in accordance with the Malaysian Education Blueprint for Higher Education 2015-2025. Adaptive course outline,

designing a flexible module, innovated learning activities, and teaching methods should apt to changes that are brought by the IR4.0 wave.

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