



### Approach to the Multimedia-Based Contextual Learning of Arabic for Banking

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#### ABSTRACT

*This study aims to reveal the motivation to learn Arabic for the banking sector through multimedia-based contextual learning using qualitative methods. Data were garnered using observation, interviews, and documents. The results of data analysis show that contextual learning can motivate students to learn and play an active role in formulating the contextual conversation according to the theme given to each group. The students' attention was focused on searching vocabulary, asking questions, and completing the script in the allotted time. They were diligent, tenacious and enthusiastic in role playing the conversational texts and practicing speaking and acting using Arabic for banking conversation scripts.*

**KEYWORDS:** Arabic for banking; contextual teaching and learning; multimedia

#### ABSTRAK

*Penelitian ini bertujuan untuk mengungkap motivasi belajar bahasa arab untuk bidang perbankan melalui pembelajaran kontekstual berbasis multimedia dengan menggunakan metode kualitatif. Pengumpulan data menggunakan observasi, wawancara, dan dokumen. Hasil analisis data menunjukkan bahwa pembelajaran kontekstual dapat memotivasi mahasiswa untuk belajar dan berperan secara aktif dalam menyusun percakapan kontekstual sesuai tema yang diberikan kepada tiap kelompok. Perhatian siswa terfokus pada pencarian kosakata, mengajukan pertanyaan, dan menyelesaikan naskah sesuai waktu yang ditentukan. Mereka tekun, ulet dan antusias dalam memainkan peran berdasarkan teks percakapan dan berlatih berbicara dan bertindak menggunakan teks percakapan bahasa Arab untuk perbankan.*

**KATA KUNCI:** Bahasa Arab perbankan; multimedia; pembelajaran kontekstual

### 1. Introduction

The study of information and communication technology (ICT) use in Arabic learning and teaching has been the researchers and academics' attention in the past two decades (Aladdin, Hamat, & Yusof, 2004; Al Nabawe, & Al Sawy, 2021; Mubarak, 2021; Saad, Osman, Teh, & Noor, 2017; Usman, 2013). The use of multimedia in teaching and learning foreign language,

including Arabic, has been of paramount importance (Gharawi & Bidin, 2016). One of the ultimate goals of multimedia use in language teaching is to promote students' motivation and learning interest, which can be a practical way to get them involved in the language learning (Thamarana, Kumar, Prabhakar, Gulivindala, Matta, Seela, & Ramana, 2016). Multimedia can stimulate the mind, feelings, concerns and willingness to learn so that the learning process takes place to achieve the objectives. If the selected instructional multimedia developed and used appropriately and well, it will provide enormous benefits to the implementation of instructional process (Zaim, 2016). As multimedia is interactive in nature (Ambron & Hopper, 1988; Misir, 2018), such platform can be integrated using computers in terms of text, graphics, animation, images, video, and sound to present information. Since multimedia is a computer-based media that uses various types of media in an integrated manner, so that learning with interactive media, the internet and others is often considered learning with multimedia. It provides a hands-on learning experience to the users both by doing and doing on location, as well as by being involved with such as games, simulations, role playing, theater, etc. (Zaim, 2016).

There has been an explosion of virtual computer-based multimedia learning applications for the past two decades (Misir, 2018). Multimedia and other learning media has become important components of learning as an effective strategic alternative to help the achievement of learning objectives. This media can be grouped into four types namely: visual media, audio media, audio-visual media and multimedia. Dale (as cited in Davis & Summers, 2015) categorized learning media based on the level of experience gained by students as organized into charts known as Dale's Cone of Experiences. Dale's depiction in cones, learning experiences are arranged sequentially according to their concrete level and abstract experience. The most concrete experience is placed at the base of the cone and more and more experience gained is more abstract. Dale illustrates that the learning experience only uses verbal symbols, the concrete level is higher than when using visual symbols. Dale argues that the most concrete learning is direct experience or field observation. It means that the use of real object media is the most effective in achieving learning objectives (Davis & Summers, 2015). Although many studies have focused on the use of multimedia in teaching and learning Arabic (Aladdin, Hamat, & Yusof, 2004; Al Nabawe, & Al Sawy, 2021; Gharawi & Bidin, 2016; Mubarak, 2021; Saad, Osman, Teh, & Noor, 2017; Usman, 2013), but little has been done with studies focusing on the use of multimedia in contextual learning of Arabic for banking. Therefore, this study was conducted to fill this gap and to contribute to the relevant empirical studies and give insight through the research findings in this context.

The purpose of studying foreign languages, including Arabic, is to develop the ability to use spoken and written languages (Mubarak, 2021; Usman, 2013). These language skills are known as *listening skills*, *speaking skills*, *reading skills*, and *writing skills*. Richards (2008) argues that one of the urgencies of teaching foreign languages is the ability to speak a foreign language when communicating with people from other cultures, whether for work, listening or tourist. Speaking ability will be easily achieved if in the implementation of learning the teacher understands the principles of speaking learning as follows: 1) aimed at shaping the psychological maturity of students in terms of speaking; 2) involving students speaking directly in various contexts; 3) done through interactive learning patterns; 4) done simultaneously with complete speaking strategies; 5) done simultaneously with measuring the ability to speak appropriately through direct practice; 6) students' speaking abilities must be measured and monitored by the teacher continuously; and, 7) oriented in speaking skills or shaping students into creative speakers (Yunus & Rauf, 2003).

As a series of processes carried out by students in order to achieve learning outcomes in the guidance and direction and motivation of a teacher, learning in a contextual atmosphere requires students to carry out a number of activities based on context so that students could build their knowledge independently and develop their creativity (Järvenoja, Järvelä, &

Malmberg, 2015). Contextual teaching and learning is a learning concept that can help lecturers to associate teaching material with real and encouraging situations for students to organize scientific approaches and apply them in everyday life (Johnson, 2002). Contextual learning can help teachers connect what is conveyed by using a different world and encourage students to think by finding and connecting their knowledge reality around it (Darling-Hammond, 2006; Zepke & Leach, 2010). Contextual learning is compatible with the brain that produces meaning by connecting academic content with the context of the daily lives of students. So, contextual learning is an effort to make students be active in pumping their abilities without simultaneously applying and linking them to the real world (Hsu & Ching, 2012). There are seven contextual learning principles that should be developed by lecturers, namely: 1) *Constructivism*, when humans build knowledge little by little, the results of which give meaning through real experience; 2) *Inquiry*, the students' own findings of knowledge and skills a learning model or system that helps them to find themselves based on their experiences; 3) *Questioning*, the ability and habit of asking, the knowledge possessed by someone always comes from asking questions; 4) *Learning Community*, students collaborating and utilizing learning resources from their peers through a variety of experiences; 5) *Modeling*, making models that can be used as alternatives to develop learning; 6) *Reflection*, providing an opportunity for students to digest, weigh, compare, appreciate, and exchange ideas about what has just been learned; and, 7) *Authentic Assessment*, a general description of the process of gathering various data and information obtained (Khaufiatunnisa, 2015).

## 2. Method

This research is a descriptive qualitative research method used to examine natural object conditions (Creswell & Poth, 2016). Spradley (2016) posits that qualitative research deals with social situation involving the place or setting, the actors, and the activities which are closely interacted. The researchers in this study looked closely at the activities of the participants in the Islamic Banking Study Program at the Faculty of Economics and Islamic Business at one of Islamic higher education institutions in Southeast Sulawesi. This study involved the Head of Syariah Banking Study Program and eleven Syariah Banking Study Program freshmen as the participants.

This study focused on the implementation of multimedia-based contextual learning of Arabic for Banking course. Arabic for Banking is a compulsory course in the Syariah Banking Study Program in the context of the study. Arabic is considered a difficult subject by most students because 70% of the students graduated from public high schools with no Arabic learning basic. Their basic abilities of Arabic are very low, making it difficult for them in Arabic writing and and speaking skills. One of the ways that the Arabic lecturers do to face this problem is they designed the instructional media appropriate to the students' needs and modalities, using appropriate learning methods and approaches as supported by the environment and facilities available in the faculty such as Islamic Banking Mini Laboratory, Automatic Teller Machine (ATM), laptops, projector, and smart phones recommended for banking transactions and other supportive media.

In this study, data were gathered through some instruments. First, data were collected through participatory observation of students (actors) or subjects being observed during learning activities in the classroom and during their practice in the mini laboratory of Islamic banking, or in ATM machines. Next, in-depth and unstructured interviews were conducted openly. Some artefacts from the lecturers such as curriculum and Semester Learning Plans (RPS) and students' learning progress were also taken into consideration as sources of data. The gathered data were then qualitatively analysed using Miles, Huberman, and Saldana's (2018) technique. Data analysis consists of three concurrent data reduction activities that refer to the process of selecting, simplifying, abstracting, and transforming new case data. In this

case, the researchers were involved in the process of interpretation, determining the meaning of the data presented (Lawrence & Tar, 2013).

### 3. Findings and Discussion

In the context of this study, multimedia-based contextual learning of Arabic for banking course is oriented towards achieving Arabic language learning objective as listed in the study plan curriculum and semester study plans. The teaching material is designed thematically related to banking transactions, namely: 1) *Payment of a Tuition Fee* (دَفْعُ الرُّسُومِ الدِّرَاسِيَّةِ); 2) *Opening a Saving Account* (فَتْحُ حِسَابِ التَّوْفِيرِ); 3) *Transferring Money* (تَحْوِيلُ الْأَمْوَالِ); 4) *ATM machine* (الْخِدْمَةُ الْإِلِكْتُرُونِيَّةُ لِلْبَنْكِ الْإِسْلَامِيِّ); and, 5) *Electronic Services for Islamic Banking* (آلَةُ الصَّرَافِ الْإِسْلَامِيِّ).

Based on these materials and the abilities students are expected to be able to communicate verbally, that is speaking Arabic in a banking context, the lecturers carried out learning using a contextual approach and chose methods and learning media that are appropriate to the characteristics of the material to make learning interesting and enjoyable, and to help enhance students' ability to understand the concepts and to motivate them to learn to speaking Arabic in the banking context.

#### 3.1 Use of Computer and LCD Projector as Multimedia

The use of multimedia in Arabic for banking course context in study was during the material delivery themed "*Payment of a Tuition Fee* (دَفْعُ الرُّسُومِ الدِّرَاسِيَّةِ)" by using the *hiwar*/conversation method, and "*Opening a Saving Account* (فَتْحُ حِسَابِ التَّوْفِيرِ)" theme by using the translation method and sociodrama. Multimedia was used to visualize Arabic vocabulary images such as pictures of bank buildings, money, tellers who are serving, single payment tuition bills, queue numbers, customers in the queue, pictures of photocopies of identity cards, and pictures of customer service serving, all labeled with Arabic translation without including the meaning needed. The text of dialogue material was presented through LCD projector and microsoft powerpoint so that the text and vocabularies in the dialogue were easily seen and helped the students to engage in the activities so that the dialogue text could be easily simulated by students in the Islamic Banking Mini Laboratory in the following meeting. One of the participants acknowledged in the following vignette.

*"Learning is fun because we could see and experienced the conversation firsthand, not just memorizing but practiced it directly in the Syariah Banking Mini Laboratory using media appropriate to our needs. Understanding Arabic in pictures displayed through powerpoint made it easy to find out the Arabic vocabulary. The benefits of multimedia for learning are that learning proces is more interesting, more interactive, the amount of teaching and learning time can be reduced, the quality of learning can be improved and the learning process can be carried out anywhere and at any time and our learning attitudes can be improved."* (P1, interview data)

In line with Mudinillah's (2019) study, the use of multimedia in this study is intended to visualize the material so as to attract the students' attention, to motivate them to learn, and to achieve the planned learning objectives. The result of this study, supporting Shaw (2010), indicate that the students were interested, happy, motivated and enthusiastic in conducting the contextual learning through direct dialogue practice of paying a single tuition and practicing opening an account using Arabic in a bank setting.

#### 3.2 The Use of Smartphones, Internet Networks, and ATM Machines as Multimedia

In this study, supporting Badwelan, Drew, and Bahaddas's (2016) study on the use of mobile learning in higher education context, smart phones and internet networks were used in various learning material themes. Under "*Opening a Saving Account* (فَتْحُ حِسَابِ التَّوْفِيرِ)" theme,

translation method and the sociodrama methods were implemented. In this contextual learning, the participants studied in groups. Each group of four people acted as a customer service, a customer, a teller, and security guard, respectively. The participants utilized their smartphones to look up the meaning of Arabic words or sentences in the dialogue script through the online Google translate application. They discussed the translation of the text in order to understand its meaning before they conducted simulations in the class and practiced opening accounts in the Islamic Banking Mini Laboratory.

Under the themes “*Transferring Money* (تَحْوِيلُ الْأَمْوَالِ), “*ATM Machine* (آلَةُ الصَّرَافِ آليِّ)”, and “*Electronic Services for Islamic Banking* (الْخِدْمَةُ الْإِلِكْتُرُونِيَّةُ لِلْبَنْكِ الْإِسْلَامِيِّ)”, group work and sociodrama methods were also used. The students studied in groups. Each group consisted of four people acting as a customer who transferred or withdrew cash, a security guard, a teller, and a recipients of money transferred by ATM. Other role play in electronic banking services context was SMS banking transactions (الرَّسَائِلُ الْقَصِيرَةُ الْمَصْرُفِيَّةُ), internet data sales (بَائِعِ الرَّصِيدِ), online tickets purchase (الْإِلِكْتُرُونِيَّةُ الدُّكْرَةُ), and online shop (الْإِلِكْتُرُونِيَّةُ الدُّكَّانُ). The use of ATM machines as a medium for practicing Arabic dialogue as the students played the role as transferring and withdrawing cash. In addition to the multimedia use in this learning context, the Islamic Banking Mini Laboratory and its facilities has been a learning resource as a place to practice the conversational texts related to banking transactions for tuition payment, transferring and saving money as a pseudo practice, and providing banking transaction experience using Arabic. The finding of this study indicates that learning Arabic using multimedia in group work and sociodrama methods can make learning enjoyable and motivate learning, especially speaking Arabic in banking context. It is in line with Muhsin and Ahmad’s (2019) study which focused on building students’ communicative skills based on learner-centered approaches and through real-life situations using authentic materials efficient to engage the students into their future social and work life.

Learning Arabic for banking with various themes such as *Opening a Saving Account*, *Transferring Money*, *ATM Machines*, and *Electronic Services for Islamic Banking* carried out with group work and sociodrama methods is engaging with the support of technology use in for of multimedia (see Usman, 2013). Through the contextual activities to open a bank account, save and transfer money at the bank and at the ATM, and order tickets online, students were required to communicate directly using Arabic as everyday language. This way, students were put into simultaneous practice in using direct online transactions (see Chen, Looi, & Tan, 2010; Ruberg, Moore, & Taylor, 1996). Students’ active participation (see Kholmurzaev & Tokhirov, 2021; Marlina, 2009) was stimulated because each role the students played required them to actively looked for vocabulary as demanded by the applications that they were assigned to use. Besides it does not burden only one person in group work, there is a social relationship between each member and there is encouragement to complete the task of conversation with encouragement of achievement. In the role play, the knowledge students gained would last long (Qing, 2011), due to the near real experience they encountered with banking context.

Associated with the use of internet networks through the google translate application on smart phones, ATM machines, Labs Mini Islamic Banking, SMS banking, online services are very good because they are in accordance with actual conditions and can clarify abstract concepts, increase learning motivation (Bouw, Zitter, & De Bruijn, 2019; Wesselink, De Jong, & Biemens, 2010), especially speaking in Arabic. In relation to Dale’ cones of learning experiences (in Davis & Summers, 2015), the finding of this study confirms the sequentially arranged learning according to the level of concreteness and abstractness of the students’ experience. The most concrete experience is placed at the base of the cone and increasingly to the top the experience gained is more abstract. The students’ learning experience used only verbal symbols, while the level of concreteness is higher than visual symbols use. Dale’s most concrete learning is direct experience or observation to the field/location. It means that the use

of real object media, as in this present study, has proven to be effective in achieving learning objectives (Clark & Mayer, 2016; Sankey, Birch, & Gardiner, 2011). Based on the findings of this study, multimedia-based contextual learning of Arabic for banking learning in the given empirical context is engaging and motivating students to learn to speak Arabic because it is employed in contextual conversational methods, both using group work and sociodrama so their active participation was stimulated.

#### 4. Conclusion

Learning Arabic for banking in this study was carried out with a thematic system. The themes of the learning material are in accordance with the study program's output competence relevant to transactions in banking, both online and offline. The learning method used is a conversational method, translation method, group work and sociodrama by assigning students in group learning. Such learning community collaborated in role playing banking conversations of certain contexts and practicing in the Islamic Banking Mini Laboratory and ATM machines so that students have real experiences within contextual learning. The contextual learning Arabic for banking utilized multimedia computers and LCD projectors, multimedia smart phone and internet networks, and ATM machines, Syariah Banking Mini Laboratory, and other authentic materials. These multimedia are used to display vocabulary images, related to banking, searching for new Arabic vocabulary through google translate and internet networks for the preparation of conversation scripts, which will be held in the Syariah Banking Mini Lab and ATM machines in the form of role playing or socio-drama to act out manuscripts that have been compiled together by group members. With the varied use of multimedia, learning is more effective, pleasing to all active students, motivated to learn to speak Arabic in the context of banking.

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