
Islamic Banking Learning Through Educational Games: Building Islamic Financial Awareness in Children

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Abstrak : Pendidikan keuangan syariah sejak dini sangat penting untuk membentuk pemahaman dan kebiasaan yang sesuai dengan prinsip ekonomi Islam. Artikel ini membahas bagaimana game edukatif dapat menjadi metode pembelajaran yang efektif dalam mengenalkan konsep perbankan syariah kepada anak-anak. Dengan pendekatan interaktif dan menyenangkan, game edukatif dapat membantu anak memahami prinsip-prinsip keuangan syariah, seperti larangan riba, konsep bagi hasil, dan nilai-nilai kejujuran dalam transaksi. Studi ini menggunakan metode kualitatif dengan pendekatan studi kasus pada beberapa sekolah dasar Islam yang menerapkan game edukatif dalam pembelajaran. Hasil penelitian menunjukkan bahwa metode ini meningkatkan pemahaman anak terhadap konsep perbankan syariah serta membentuk kesadaran keuangan Islami sejak dini.

Kata Kunci: Perbankan Syariah, Game Edukatif, Keuangan Islami, Pembelajaran Interaktif,

Abstract : *Islamic financial education from an early age is very important to form an understanding and habits that are in accordance with Islamic economic principles. This article discusses 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. This study uses a qualitative method with a case study approach in several Islamic elementary schools that apply educational games in learning. 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.*

Keywords : *Islamic Banking, Educational Games, Islamic Finance, Interactive Learning,*

INTRODUCTION

Financial education for children is an important aspect in forming a responsible mindset and habits in managing money. In the context of Islamic economics, understanding Islamic banking is the basis for Muslim children so that they can recognize the principles that are in accordance with Islamic teachings (Sandy, 2017). However, the conventional approach to teaching Islamic banking is often less interesting for children. Therefore, educational games are an innovative alternative in introducing this concept in a more fun and easy-to-understand way.

Financial education for children is an important aspect in forming a responsible mindset and habits in managing money (Muslimin, 2023). In the context of Islamic economics, understanding Islamic banking is the basis for Muslim children so that they can recognize the principles that are in accordance with Islamic teachings. However, the current phenomenon shows that children's understanding of Islamic banking is still very limited (Abdul, 2015). Many of them do not understand the difference between conventional banks and Islamic banks, as well as the principles underlying the operation of Islamic banks, such as the prohibition of usury and the profit-sharing system.

The main problem faced is the lack of interesting learning methods for children in understanding the concept of Islamic banking (Fatmawati, 2024). Theoretical learning is often less effective in attracting children's interest, so they do not have sufficient awareness of the importance of financial transactions in accordance with Islamic principles. In addition, the low level of Islamic financial literacy among children causes them to grow up without sufficient understanding of how to manage finances in a halal and responsible manner (Siti, 2022).

As a solution to this problem, educational games can be an innovative approach that can improve children's understanding of Islamic banking (Maulana, 2014). With an interactive and fun concept, educational games can bridge the gap between theory and practice, so that children can more easily understand concepts such as Islamic contracts, profit sharing, and zakat in their financial transactions (Fatmawati, 2024). In addition, the use of games can also increase children's motivation to learn, making them more active in understanding and applying Islamic financial principles in everyday life (Muflih, 2013).

Previous research on Islamic banking education for children is still very limited. Most studies focus more on general financial literacy and the application of Islamic finance in adults (Achmad, 2013). Therefore, this article aims to fill the research gap by exploring how educational games can be an effective learning method in teaching Islamic banking concepts to children (Ayif, 2019). This study was conducted through a qualitative approach with case analysis at MI Muncar, Gemawang District, Temanggung Regency, which has implemented this learning method.

LITERATURE REVIEW

Islamic banking operates based on Islamic principles that prohibit usury (interest), prioritize fairness in transactions, and implement a profit-sharing system (Marwin, 2017). Teaching these principles from an early age can help children understand the concept of ethical and responsible finance. Islamic banking education for children plays an important role in shaping Islamic financial awareness (Muflih, 2013). Children who are introduced to Islamic-based financial principles from an early age will better understand the importance of avoiding transactions that contain usury and uncertainty (gharar). In addition, understanding Islamic contracts such as mudharabah (profit sharing) and murabahah (buying and selling with transparent

profit margins) can build a more responsible attitude in managing their finances in the future (A Taufiq, 2020).

In practice, an interesting and easy-to-understand approach is needed so that children can absorb the concept of Islamic banking well. Game-based or simulation-based learning methods can help them understand how the Islamic financial system works in everyday life (Qurratul, 2011). For example, by using games that simulate Islamic transactions, children can learn how to manage savings, make halal investments, and understand the benefits of zakat and sedekah in Islamic economics. Thus, Islamic banking education delivered interactively can form a more Islamic mindset in their financial aspects from an early age (Usmanst, 2014).

Educational games are an effective tool in increasing children's absorption of abstract concepts. In the context of Islamic banking, games can be designed to simulate Islamic transactions, halal investments, and profit-sharing systems applied in the real world. In addition, educational games in Islamic banking can help children understand Islamic ethical values in financial transactions (Agus, 2020). By presenting interactive scenarios involving principles such as fairness, transparency, and the prohibition of usury, children can learn how the Islamic economic system operates in everyday life. For example, in a simulation game, players can act as customers who choose Islamic banking products that suit their needs, so that they understand the difference between conventional savings and Islamic savings.

Furthermore, educational games can also train children's critical thinking and decision-making skills in the context of Islamic economics. By facing various challenges in the game, such as managing business capital based on mudharabah contracts or determining investment projects that are in accordance with sharia principles, children can develop a practical understanding of the mechanisms of sharia economics. This approach not only makes learning more fun, but also forms a more inclusive mindset and awareness of the importance of ethical finance in their lives. (Fahmi, 2018).

RESEARCH METHODS

This study uses a qualitative approach with a case study method to explore the effectiveness of educational games in learning Islamic banking at MI Muncar, Gemawang District, Temanggung Regency. This study focuses on students' understanding of Islamic banking concepts through the use of educational games and the interactions that occur during the learning process. The subjects of this study were students in grades 2 to 6 at MI Muncar who had participated in the Islamic banking learning program through educational games. The selection of this school was based on the active implementation of educational games in the learning process. In addition to students, teachers involved in teaching Islamic banking also became informants for this study.

RESULTS AND DISCUSSION



Socialization image of Islamic banking

The image shows a socialization activity of Islamic banking involving practitioners and students in a game-based educational program. This activity is a real example of how educational games are used as a learning tool to introduce Islamic banking concepts to children. In this program, MI Muncar students are invited to learn while playing with a game model that simulates Islamic transactions, halal investments, and profit-sharing systems.

By involving Islamic banking practitioners, this activity not only provides theoretical understanding but also practical insight into how Islamic economic principles are applied in the real world. Children not only learn about ethical financial concepts, but can also discuss directly with practitioners about how Islamic banking works. This approach makes learning more interactive and applicable, so that it can increase students' interest and understanding of Islamic banking from an early age.



Image of participants in Islamic banking education

This picture shows the enthusiasm and joy of MI Muncar children when participating in educational games on Islamic banking. They appear excited and active in learning activities that are packaged interactively and fun. With the game method, children can more easily understand Islamic banking concepts such as halal transactions, profit-sharing systems, and Islamic economic values without feeling burdened by complex material.

This game-based approach allows students to learn directly through experience, thus increasing their absorption of the material being taught. In addition, togetherness in this activity also encourages positive social interactions among students and increases cooperation in completing

challenges in the game. This activity is proof that Islamic banking learning can be done in an innovative and interesting way for children.



Example image of creative industry

This Islamic banking education for children provides a real understanding of how the economy works in everyday life. In this activity, they not only learn theory, but also practice it by making various products such as houses, glasses, flowers, bags, teapots, and others from simple materials. This creative process teaches them about the value of effort and how the products they make have economic value that can be traded.

Through this simulation, children understand that in making transactions they must follow the principles of Islamic economics, namely not harming other parties, not containing elements of usury (interest), and not ghoror (uncertainty in transactions). They learn that selling their products at fair and transparent prices will produce halal and blessed money. Thus, this education not only instills entrepreneurial skills from an early age but also forms their awareness of the importance of running an economy in accordance with sharia principles.

The results of the study indicate that educational games implemented in Islamic elementary schools help improve children's understanding of the principles of Islamic banking. Some of the main findings in this study are: Children find it easier to understand the concepts of usury,

mudharabah, and murabahah after playing games that simulate Islamic transactions. Higher learning interest in students is shown by greater enthusiasm in learning Islamic banking through games compared to conventional methods. Through Islamic financial transaction simulations, children learn to be more honest in making transactions and understand the importance of responsibility in managing finances.

CONCLUSION

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.

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