

TEACHING ARABIC LANGUAGE FOR MUAMALAT PURPOSE AT THE KOLEJ UNIVERSITI ISLAM PERLIS

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*Article
Progress:*

*Submission date:
01 June 2024*

*Accepted date:
20 June 2024*

ABSTRACT

This paper focuses on teaching Arabic Language for Muamalat purpose at the Kolej Universiti Islam Perlis (KUIPS). The statement of the problem possessed that, teaching Arabic language for muamalat faces several challenges and issues that need to be addressed because teaching Arabic for Muamalat requires integrating language skills (reading, writing, speaking, listening) with understanding of Shariah principles and their application in financial transactions. Likewise, access to quality learning materials, textbook, and resources tailored to teaching Arabic for muamalat are limited, affecting the effectiveness of educational program. The objectives of the study is to facilitate effective teaching of Arabic language among stakeholders involved in Islamic banking and finance, including scholars, practitioners, regulators and customers; The research question include: what is the influence of teaching Arabic language for muamalat purpose? How can technology-enhanced learning tools and resources be utilized to support teaching of Arabic language for muamalat? The research methodology adopted was qualitative in which data was obtained through bibliography by referring to books, journals and financial institutions such as World Bank, Islamic Financial Service Board and lots more. The findings of the study were analyzed descriptively based on deductive and inductive methods. The researchers suggested that Improvement in technology will enables muamalat to have access to a wide range of resources for teaching Arabic language for muamalat purpose such as online courses, digital libraries, and multimedia material that provide comprehensive coverage of muamalat topics. Platform like video conferencing, virtual classrooms and educational apps promote interactive learning experiences in teaching Arabic Language.

Keywords: *Teaching, Arabic Language, Muamalat, Purposes, KUIPS*

Introduction

There is no doubt that Arabic Language has an exceptional position in Islam (Richard Hooker 1999). Arabic is not only a language per se, but a language chosen by Allah to communicate with His servants (James Coffman 1995). Allah says in the Quran: Indeed, We have sent it down as an Arabic Quran that you might understand. (Suratul Yusuf Q12 verse 2).

Muamalat is the transactions which explains the technical idea in any form of mutual dealings held between men to solve their everyday needs, especially in matters relating to trade and commerce. Muamalat is a social relationship which consists of various economic and non-economic activities. (Ismail A.A 2012)

Teaching Arabic language for Muamalat focuses on imparting language skills necessary for conducting business transaction and financial dealings in Arabic-speaking contexts. It includes learning specific vocabulary related to banking, commerce, contract, negotiations and other aspects of commercial interaction. Mastery of Arabic for Muamalat enables effective communication and comprehension in professional settings, ensuring proficiency in both spoken and written Arabic pertinent to business environment. (Daud. N 2014)

In fact, Allah is directly telling us that learning Arabic is very crucial in understanding His message. Indeed, in order to understand the beauty of Al-Quran, the revelation by which Allah has sent down His Messages, one must put the learning of the Arabic Language as the first priority (Kapp, K.M 2012). Arabic Language can be mastered more meaningfully if instructors utilize sounds, patterns, gestures, symbols and blend multimedia in everyday lessons which will enable individuals to familiarize themselves with legal terminology and principles from Islamic jurisprudence (fiqh) that apply to business transactions and contracts. (Hazirah R.S (2017)

In the field of Arabic language, teaching non-native speakers started in 1967, while teaching Arabic for specific purposes only started in 1970 when universities in Saudi Arabia opened language schools to teach Arabic to non-native speakers. (Al-Qahtani et al 2018) However, teaching Arabic language for specific purposes did not develop along with the development of teaching English for specific purposes in the West until the event of September 2001 when Western scholars began to study Arabic for specific purposes, especially related to the military and economy. (El-Tingari, 2007)

In Islamic Civilization, the primary language of communication is Arabic. All teachings of Islam coming from Al-Quran and hadiths of Rasulullah (pbuh) are in Arabic Language. Thus a strong grasp of Arabic language is necessary for one to understand the contents of Al-Quran and the hadith. Since there are many teachings and laws in the Qur'an and Hadith, therefore, the scholars must be proficient in the language to ensure the interpretation of the Quran and Hadith is correct so that the correct jurisprudence decisions are made. (Ahmad, A 2012)

In the field of muamalat, the need to learn Arabic continues to grow along with the development of the Islamic banking system in the world. The transaction terms in fiqh books are updated due to the progressive lifestyle and the advancement of technology used for modern transactions to ensure accuracy. (Hafiza, A 2018)

Along with the development of Islamic banking in Malaysia and the offering of muamalat programs in Berhard that have been well received throughout the country, the Malaysian Qualifications Agency (MQA) has issued the Standard Guidelines for Muamalat and Islamic Finance Programs in 2013 and the second edition in 2019 (MQA, 2019) to ensure the quality of muamalat programs offered in institutions of higher learning. The standard of this program places Arabic as a main component that needs to be offered to students who specialize in the field of muamalat.

At the Kolej Universitli Islam Perlis, Arabic language for muamalat purposes courses are only offered at Diploma level while Arabic language course communication and academics are offered at Bachelor level. (MQA/FA4103, 2018)

The teaching of Arabic language for muamalat faces several challenges and issues that need to be addressed because teaching Arabic for Muamalat requires integrating language skills (reading, writing, speaking, listening) with understanding of Shariah principles and their application in financial transactions. This integration demands a holistic approach to curriculum design and instructional methods. Likewise, access to quality learning materials, textbook, and resources tailored to teaching Arabic for muamalat can be limited, affecting the effectiveness of educational program. More so, students may face motivational challenges due to the technical nature of the subject matter and the perceived difficulty of learning Arabic, which requires innovative teaching approach to maintain engagement.

Teaching Arabic language specifically for Muamalat aims to achieve several objectives which include:

- To facilitate effective teaching of Arabic language among stakeholders involved in Islamic banking and finance, including scholars, practitioners, regulators and customers.
- To fosters the growth of specialised program and resources tailored to meet the needs of students and professionals in Islamic finance.

The researchers drawn the following potential research questions in related to the topic titled: Teaching Arabic language for muamalat purpose in Kolej Universitli Islam, Perlis:

- How can technology-enhanced learning tools and resources be utilized to support Arabic language teaching and learning instruction for muamalat?
- How can the teachers training and professional development programs be designed to enhance instructor's ability to teach Arabic effectively in the context of Islamic finance?

Literature Review

Arabic is the fifth most widely spoken language in the world, spoken by over 300 million people in the world. It is the official language of 26 nations, including Egypt, Jordan, Iraq, Kuwait, Saudi Arabia, Lebanon, and it is widely spoken in other countries as well. Arabic language is the language of the Quran and hadith as well as the modifications texts of ijma and fatwas of the Companions of Muhammad written in the books of fiqh, ushul al-fiqh, tarikh, majmu', tafsir, and other related books. (Abdulrahman. H, 2011)

The Arabic language had become a phenomenon in the study of Islamic law. It is a fact that some Muslim scholars such as Imam al-Shafi'i postulated that every Muslim is obliged to learn to

read and write the Arabic language as it is the language of the Quran so that Muslims will be able to read their holy Quran and to memorize some parts of it for praying rituals. (Anderson G.L, 2013) In addition, Abu Hanifah suggested that, Muslims should understand the meaning of the recitations of praying rituals if they cannot pronounce the Arabic language in praying rituals (Suhartini: 2012, 79). The Quran gave a universal status because it becomes one of the international languages recognized by the United Nations and must be mastered and used by all Muslims in the world though it is used for the ritual purposes, such as salat and pilgrimage. (Mustafa, 2010)

The term “al-Mu‘āmalāh is an Arabic word which means social transactions or business relations. Islam prohibits unlawful business transactions, ventures or dealings, which give room for cheating, indolence, and undeserved enrichment of a certain privileged people at the detriment of others which may leads to Riba. In praiseworthy attempt at establishing what Allah has enjoined in Social Transactions and eradicating what Satan has introduced (Ribā), some Muslim scholars and financial experts came up with some laudable institutions, projects and programmes in the spirit of Shari‘ah. These include free banking, good and benevolent loans, Islamic Insurance schemes, and legal frame work that are backed by Muslim authorities and institutions. (Hamzah, 2013)

Islamic prescriptions for social transactions and business contracts are made in order to guide the Muslims to the right path in their social relations. It draws the attention of those who want to collaborate in a joint venture or business transactions to take precautionary measures that would enhance the success of their venture. The precautionary measures are also to safeguard the interests of all the contractual parties. It provides the mechanisms for checking fraudulent practices, conflicts of interests, forgetfulness, laziness, cheating, erosion or loss of mutual understanding and co-operation. It builds healthy relationship in the minds of all parties whose collective goals are harmonized in such a way that teamwork and sense of belonging are present in the operation of social transactions. (Abdullah N, 2013)

It is to be implemented in obedience to Allah and His Prophet for the overall benefit of all business partners and the society. Proper understanding of all terms of the contract before finalization of agreements and their documentation provide a kind of insurance to the capital and shares of the profit. Unlike contract of usury, it shares either profit or loss par capital or labour imputes of the contracting parties. In case of loss, every party will share the loss, and this reduces the burden. If only one party suffers the entire burden of loss, it will be more severe and that could lead to many social, economic and psychological problems. The parties will nurse the hope of gaining the favours of Allah both in this life and in the Hereafter because of the obedience to Him. It presents an excellent example to the west and international community that Islam is capable of operating the most transparent, just, egalitarian and successful poverty alleviation businesses (Nurazan, M.R 2014)

In the muamalat, there is a dispute among scholars about the number of days for a cooling off period for business transactions of either within 3 days or more. The problem is based on a hadith of Rasulullah SAW that tells a man to complain to Baginda SAW about how many sellers have committed fraud to him. Then, Rasulullah SAW said: "When you buy and sell, then say, there can be no fraud, then you can make a choice (khiyar on each item purchased within three nights, if you agree, you can take it, and otherwise you may return it" (Al-Bayhaqi, 2003).

This dispute arises because of their understanding of the Arabic language based on the 'mafhum' adad. Mafhum al-'adad is a pronouncement whose law is tied up with numbers which deny the law other than that number. Abu Yusuf, Muhammad and Ibn Munzir, should require the selection of (khiyar) to what has been agreed upon between the seller and the buyer within a certain period of not less or more than three nights and days. In surah al-Ma'dah the first verse which means: "O ye who believe! Fulfill the covenant". According to Imam Malik, it should be more than three days depending on conditions and situations. For example, a buyer may be in a village that is far and the journey to reach the location of the seller is a minimum of four days. (Tamura H, 2014)

The ability to choose (khiyar) in the buying and selling transaction is considered as a necessity, thus can be determined accordingly to conditions. In addition, according to Imam Malik and its predecessors, the determination of the period may vary according to the items sold. For example the transaction of fruits, a produce that spoils easily, cannot be done within more than one day. While clothes and livestock can be made khiyar for three days. However, when the transaction involves estate such as land, would require more time, and can take more than three days. Houses and such, and the like, it takes a minimum of one month (ibn Qudamah 1405H, al-Mughni; al-Sarakhsi 1989).

On the other hand, Imam Abu Hanifah and Imam Syafi'i argued that it is not necessary to make a selection of the transaction (khiyar) of more than three days. According to Abu Hanifah, another hadith also mentioned that the limited period is three days as in the case of muamalat affairs with the purchase of milk that can be milked. However, the origin of the selection (khiyar) is not to be done except what has been revealed to him through certain passages. Imam i also argued with the mukhalafah (contradictory understanding) of the Shafi' hadith, so it should not be more than that. This is because, Shariah has transferred the so-called absolute words to the so-called limited words with certain numbers, has certain interests and benefits. In the meantime, it will deny the law other than that (Ibn Qudamah, 1405H).

Effect of Teaching Arabic language for Muamalat Purpose

Saforudden, N (2012) submitted that teaching Arabic for muamalat purposes, which refers to Islamic commercial transaction and financial dealings, can have the following effect:

- **Understanding Legal and Ethical Framework:** Learning Arabic facilitates a deeper understanding of Islamic legal principles (fiqh) related to muamalat. This includes contracts, business ethics, and financial transactions governed by Shariah law.
- **Enhanced Communication:** Proficiency in Arabic enables clearer communication in business setting involving Islamic finance and trade, ensuring accurate interpretation of terms and condition in contracts.
- **Access to Original Sources:** Arabic proficiency grants direct access to original Islamic text, such as the Quran and Hadith, which are foundation to understanding the ethical guidelines and principles underpinning muamalat.
- **Cultural Sensitivity:** Learning Arabic promotes cultural sensitivity, essential for conducting business in Arab-speaking countries where muamalat practices are deeply rooted in Islamic values.

- **Career Opportunity:** Proficiency in Arabic can open career opportunity in sectors such as Islamic banking, finance, law, and international trade, where knowledge of muamalat principles is highly valued.

Overall, teaching Arabic for muamalat purposes not only enhance practical business skills but also foster a deeper appreciation of Islamic legal and ethical frameworks in commercial transaction.

Research methodology

This study uses a qualitative method. The data is taken through a literature review from scholarly studies about the process of teaching Arabic in general and teaching Arabic for the purpose of Muamalat and Islamic finance in particular. The data is processed deductively and inductively and described descriptively and comparatively. These data was analyzed to determine the effect of Arabic language on Muamalat at the study area using COPPA method.

Arabic Language Requirements for Muamalat Purposes

From the study, teaching Arabic language for the purpose of muamalat is to meet the needs of the Islamic financial industry itself, whether at the level of employees, customers and students. The requirements of Islamic finance employees and customers are explained in table below:

Table 1.0: Arabic Language Requirements among Employees, Customers and Students

Employee	Customers	Student
Understand the terms of muamalat in terms of language and terminology.	Understand the terms of muamalat.	Understand the terms of muamalat in terms of language and terminology.
Basic communication for interaction among field experts at the global level.	None.	Basic knowledge of communication techniques.
Ability to read Arabic reference sources.	None.	Ability to read Arabic reference sources.

Source: Field Survey (2024)

From the table above, the needs of students and employees are in line with the knowledge of terms used in the field of muamalat, basic communication skills for interaction and skills to refer to premier sources in Arabic. While the customer relies on the knowledge of the terms used without the need for in-depth explanations.

Table 2.0: Contents of the DAR 2073 Arabic for Muamalah Syllabus.

1	Introduction to Arabic Language - Arab countries and its titles - Arabic letters - Long vowel (alif, waw and ya) - Short vowel (fathah, kasrah and dhommah) - Muhmalah and Mu'jah letters - Harakat and Syiddah
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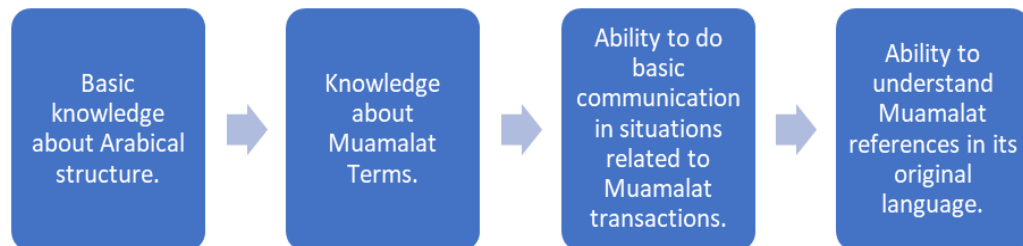
	<ul style="list-style-type: none"> - Nouns with and without ta'marbutah - Nouns versus verbs in the same spelling/word - Moon and Sun articles - Hamzah Wasl and Fasl - Written Arabic letters (begin - middle - end)
2	<p>Greetings And Daily Expressions</p> <ul style="list-style-type: none"> - Informal greetings (e.g. hi, hello, how do you do, how are you) - Formal greetings (e.g. good morning, good afternoon, good evening) - Taking leave (e.g. goodbye, see you again, i have to go) - Classroom expressions (e.g. do you understand, please answer, any questions)
3	<p>Pronouns</p> <ul style="list-style-type: none"> - First person, second person, third person pronouns - Separating and connecting pronouns with nouns - Verbs and tenses (e.g. mudhari?, madhi, amr and nahi) - Gender pronouns - muzakkar and muannath (signs of muannath) - Differentiation of short and long form of gender pronoun characters (hamzah and alifmamdudah) - Singular (mufrad), and plural (muthanna and jamak) - Categories of jamak (muzakkarsalim, muannathsalim and taksir)
4	<p>Personal Description</p> <ul style="list-style-type: none"> - Self-introduction (full name, nickname, country, race) - Gender, age, marital status - Numbers (0-30) - Family members - Application forms - Asking and answering business questions
5	<p>Ambitions and Hobbies</p> <ul style="list-style-type: none"> - Professions and hobbies - Adjectives related to ambitions (mudof and mudofonilaih) - Adjectives related to hobbies (sifatwalmausuf) - Adverbs (hal)
6	<p>Numbers and Time</p> <ul style="list-style-type: none"> - Number (e.g. Telephone, vehicle number, i/c number) - Time - Date, day, month and year - Festivals, weather and seasons
7	<p>Daily routines and activities</p> <ul style="list-style-type: none"> - I wake up at - I take my breakfast at - I go to class at - I come back from class at about - Every morning i - Every week i - Asking for and replying to questions about daily activities
8	<p>Food and Beverages</p> <ul style="list-style-type: none"> - Name of food and beverages - Shopping venues (e.g. supermarket, restaurant and food court)

	<ul style="list-style-type: none"> - Different tastes (e.g. sweet, sour, bitter) - Breakfast, lunch and dinner - Ordering food and asking for bill
9	Shopping <ul style="list-style-type: none"> - Signs and notices in shops (e.g. toilet, lift, cashier) - Characteristics of products (colour, shape, size, weight, packaging) - Mode of payment (cash, credit card) - Asking for and replying to enquiries on price, discount and location
10	Conversation in Office <ul style="list-style-type: none"> - Conversation with officemate/manager - Conversation in meeting - Conversation in work presentation - Conversation in ceremony
11	Conversation in Banks <ul style="list-style-type: none"> - Numbering - Counter Conversation - Bank's Documents - Shariah contracts in Banking product
12	Locations and Directions <ul style="list-style-type: none"> - Prepositions of places (e.g. Behind, opposite, in front of) - Offering help with locations and directions (e.g. Can i help you?, are you lost?) - Describing locations and giving directions (e.g. Turn left, turn right, go straight) - Asking for locations and directions (e.g. Can you tell me?, may i know where?)

Source: Islamic Financial Services Board Bulletin, (2023)

From the table above, the content on the bulletin of the requirements for teaching Arabic for the purpose of muamalat should either fill by employees, customers or students itself for accurate data collection. Therefore, the content of the syllabus needs to be rearranged so that it is more suitable for the field and can increase students' interest in learning Arabic.

Suggested Course Content for Arabic Language for Muamalat Purpose



Criteria for Teaching Arabic for the Purpose of Muamalat

In order to meet the criteria above, the course content for Arabic for Muamalat needs to meet above process related to each criteria and appropriate assessment methods for learning outcomes. This is because appropriate assessment methods can determine the success of targeted learning outcomes from program development among graduates. Suggested course content and Arabic language assessment methods for muamalat purposes are stated in table 3.0.

Table 3.0 Suggested Course Content and Arabic Language Assessment Methods for Muamalat Purposes.

Bill	Course Content	COPPA Domain	Teaching method			
			L	T	P	O
1.	Introduction to Arabic Language. - Arabic Morphology	PLO 1/ PLO 2	2		1	
2.	Introduction to Arabic Language. - Arabic Syntaxis	PLO 1/ PLO 2	2		1	
3.	Introduction to Arabic Language. - Arabic Semantic	PLO 1/ PLO 2	2		1	
4.	Arabic Terms for Muamalat Transactions. - Al-Qard - Al-Tawarruq	PLO 2/ PLO 3/PLO 9	2	1		
5.	Arabic Terms for Muamalat Transactions. - Bai' bi thaman 'Ajil - Al-IjarThumma al-Bai'	PLO 2/ PLO 3/PLO 9	2	1		
6.	Arabic Terms for Muamalat Transactions. - Al-Wadi'ah - Al-Murabahah	PLO 2/ PLO 3/PLO 9	2	1		

7.	Arabic Terms for Muamalat Transactions. - al-Mudharabah - Al-Mudharabah	PLO 2/ 3/PLO 9	PLO 2	1		
8.	Arabic Terms for Muamalat Transactions. - Al-Syarikah - Al-Rahn	PLO 2/ 3/PLO 9	PLO 2	1		
9.	With customer service	PLO 5	1		2	
10.	With customer	PLO 5	1		2	
11.	With colleagues.	PLO 5	1		2	
12.	With international guest.	PLO 5	1		2	
13.	Reading from the book: FiqhMuamalat.	PLO 4/ PLO 5			3	
14.	Summarising and Presentation.	PLO 4/ PLO 5			3	
	Assessment	Percentage				
	Quiz	10				
	Presentation	30				
	Summarising	20				
	Final Exam	40				

Source: Field Survey, (2024)

The changes in the proposed syllabus is to meet the cognitive, practical, communication and lifelong learning domains. For that purpose, it justify the selection of the newly added terms commonly used or needed to understand related course and the fiqh sub related courses content which are related to daily use starting with the basic introduction of Arabic, the types of Muamalat transactions offered, communication in transactions and the ability to understand Arabic reference texts. The teaching method needs to take into account the response of the students to ensure that the course objectives are achieved through either practical methods or tutorials. In terms of assessment methods, weighting is given to continuous and rubric-based assessments that focus on cognitive or affective skills compared to final assessments that focus more on cognitive skills. Cognitive and affective skills need to go hand in hand to ensure that the course content learned is not only applicable when studying at university, but can instead be put into practice in life after graduation.

Conclusion

Teaching Arabic for muamalat (transactions and business dealings) typically focuses on practical application of Arabic in business context, covering vocabulary related to contract, negotiation, agreement, and other transactional terms. The teaching would ideally equip learners with a functional proficiency in Arabic specific to these areas, enabling them to effectively engage in business interaction and transaction within an Arabic-speaking environment. The teaching will also individual to be proficient in using Arabic in practical scenarios such as writing agreements, conducting meeting, and understanding legal and financial document in Arabic, the goal is to enable learners to communicate effectively, understand business protocols and engage confidently in business interaction within Arabic-speaking contexts.

Improvement in technology allows access to a wide range of resources for teaching Arabic language for muamalat purpose such as online courses, digital libraries, and multimedia material that provide comprehensive coverage of muamalat topics. Platform like video conferencing, virtual classrooms and educational apps promote interactive learning experiences. Technology has transformed the teaching of muamalat by making learning more accessible, interactive, and tailored to individual needs, thereby enhanced the overall experience in the teaching and learning of Arabic language for economic and business activities.

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