

THE USAGE OF PEER MENTORS IN LEARNING ISLAMIC BANKING: A CASE STUDY AT UiTM KELANTAN

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Abstract: *There are a variety of approach in teaching and learning at the higher learning institutions. Nowadays, students should be introduced with a method that suit their interest and need. Mentoring approach is one of the popular methods used by the lecturers and teachers. Mentoring approach is defined as a teaching method which involves a transfer of wisdom, where the mentor or coach provides advice or direction, probably based on their experience and expertise. Meanwhile in this study, the mentoring approach is tested on one group of diploma students at Universiti Teknologi MARA (UiTM), Kelantan. They were students who undertake the course of Fundamentals of Islamic Banking (CTU351) at the university. A senior student was appointed as the peer mentor by the Head of Academy of Contemporary Islamic Studies (ACIS). The peer mentor and mentees had regularly met and discussed matters pertaining to the course and studies. There are four objectives of this study, namely to determine the trend of study hour, to determine whether the students have mentor or not, to determine the difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students' profiles and finally to identify the factors affecting the learning of Fundamentals of Islamic Banking. The results of the study show that almost half of the students studied 4 hours or more. However, more than 60% of them do not have Mentor during their studies. Moreover, the results also showed that perception on mentoring approach in learning Fundamentals of Islamic Banking does not significantly differ across students' gender, accommodation and mentor and there is a positive effect of Classroom, outside classroom and Surroundings in the learning of Fundamentals of Islamic Banking.*

Keywords: *Mentoring Approach, Islamic Banking, Peer, Mentor, Mentee*

Introduction

Universiti Teknologi MARA (UiTM) Kelantan, Machang campus is located at Bukit Ilmu, in the district of Machang, Kelantan. There is variety of Diploma and Degree programmes offered at the campus. Diploma in Banking or coded as BM119 is one of diploma programmes offered at this UiTM Kelantan campus. Students are taught various core courses and noncore courses on banking, finance, business and Islamic studies throughout their six semesters programme. Fundamentals of Islamic banking or CTU351 is a part of the programme requirement, which is a core course for the students at their fourth semester. Currently, the traditional approaches of teaching i.e lecture and tutorial are used in the classrooms. The lecturers concerned will give talks and discourses on topics based on the contents of the course information. Then, further discussions on selected topics or presentations by the students will be done in tutorials. Based on the present approach, we believe that the contents might not be current or up to date due to lack of knowledge and experience among the lecturers. Because of that, we propose a mentoring approach in teaching CTU351 at the campus. This paper covers some literature reviews on learning approach especially the mentoring approach, the objectives, definition of variable, research methodology and research findings.

Literature Review

The literature review will discuss on the concept of learning approach and highlight the approach of mentoring.

Learning Approach

The teaching approach will combine theoretical courses with practical cases. Theoretical is vital to understand the main principles of corporate governance applied to the financial sector and to understand the principles and techniques of Islamic banking and finance, meanwhile practical cases can be evaluate the current practices of Islamic banks and their relationship with non-financial corporations.

The process of teaching and learning is regarding to methodology on focusing of curriculum and assessment. The students have been given the different learning needs at the different times-learns at the different places-have the different of attitude and entering the classes with the different experiences and background knowledge. Teachers should be to focus on evaluating student work, providing high-quality feedback and gauging on going academic progress through a variety of formative assessments. Today's students will benefit most from curriculum that promotes independent thinking and active learning. Constructivism theory can be applied to this subject. The terms of constructivism is indicated to the idea that learners are able to construct the knowledge for themselves (Oliver, 2000). Indeed the lecturer had to focus on the learner in thinking about learning.

Mentoring Approach

According to Lester and Johnson (1981), mentoring in education means, one selected student in the group is assigned to conduct learning relationship for understanding to other students. Thus the relationship is between two persons involved either formal or informal aspects. Meanwhile according to Busch (1985), mentoring in higher education will explore the mentoring relationships in graduate schools of education from the perspectives of mentees. It means that the relationship will happen when some individuals in the class of group do not understand what they get in the classroom. On the other hand, Manju and Sebastian (2012) in their research described the mentoring as the systematic, continuous, graduated and progressive interaction of a B-school teacher with a chosen one of student or a group or

students, over and above the requisite academic exchanges. Meaning that the mentors are taken based on their skill to share and lead the students in as an integral part of the pedagogy. Procter (2012) finds that the peer mentors assist undergraduates in securing placement positions. In the peer mentoring programme, the experienced students were recruited to design and implement appropriate mentoring activities, talking between each other or sharing any problem to be solved or advice and concern about the students problems to achieve their goals i.e success in their life. Besides that, in the mentoring approach, the relationship between mentor and mentee need a strong impact on their academic growth as expressed in grades, time management and knowledge of campus. The mentor also need to show the goods role models to their mentees to be followed and others like to handle learning and to balance conflicting demands, to excel under pressure, time management, and general leadership growth (Connolly, 2017). In other words, the mentor needs to handle all about mentees' problems and knowledge to understand, and to achieve their goals. Other than that, this approach also helps their mentees in the academic development such as in revision of previous work-study skill development, enhancing understanding and thinking about a topic in a new way. Besides that, this program also supports in the social, personal and communication skill such as to increase the confident level, leadership, presentation skills, getting to know students from other year groups and organization skill. Lastly, it can help in self-concept including solving in critical thinking, reflection, self-awareness and development (Wright & Angelini, 2012).

Purpose of The Study

The study aims to achieve four main objectives:

1. To determine the trend of study hour of the selected students undertaking Fundamentals of Islamic Banking
2. To identify whether the selected students undertaking Fundamentals of Islamic Banking have mentor or not during the study period.
 - i. To determine the difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students' profiles.
 - ii. To identify the factors affecting the learning of Fundamentals of Islamic Banking.

Design and Methodology

The data required for conducting this study were collected using self-administered. A total of 50 questions divided into three (3) major sections i.e Respondent's profile, Factors affecting the learning of Fundamentals of Islamic Banking and Perceptions on mentoring approach in learning Fundamentals of Islamic Banking.

The respondents for this study were selected from among the students undertaking the course of CTU351 at UiTM Kelantan. The questionnaires were distributed during the class hours of the first week in September 2017. Those usable and completed questionnaires will be returned to the researchers assigned to collect them. A total of 120 questionnaires were distributed to the respective respondents and 98 (81.6%) were fit to be analyzed. This sample size is preferable since sample size according to Table of Sample size for population of 120 is 92 (Paramjit Singh, Chan Yuen Fook & Gurnam Kaur Sidhu, 2009).

Analysis and Findings

Data from this study was analyzed using *Statistical Package for Social Sciences* (SPSS) version 24.0. Thus frequency distributions and percentage of nominal data will be used to describe the sampling. Data from this study will be analyzed using *Statistical Package for Social Sciences* (SPSS) version 24.0. Thus frequency distributions and percentage of nominal data will be used to describe the sampling. The results will be presented in frequency tables and charts. The findings will be under taken based on these criteria are validity and the importance of data is determined by the values of frequencies and the percentages of the respondents validate the data. In order to measure the validity of interval data, exploratory factor analysis will be used. Through this analysis, the variables won't be categorized as dependent or independent variables, but the whole relationship between the variables will be studied. This analysis will reduce the large items into smaller groups

Next a Cronbach's Alpha reliability technique will be used to measure the reliability of the instruments. The reliability is accepted if the Alpha value is 0.50 or more (Hinton, P.R., Brownlow C., McMurray I. & Cozens B., 2004). All the factors will be grouped together and renamed as a new variable.

For the first hypothesis postulating differences in perceptions on mentoring approach of learning of Fundamentals of Islamic Banking (Dependent variable) between different students' profiles (Independent variables), a t-test will be used to test the independent variables that assumed equal variances. The Pearson Correlation test will be used to test the second hypothesis that proposes no significant relationship among the factors affecting the learning of Fundamentals of Islamic Banking (Independent variables).

The results will be presented in frequency tables and discussed as follows:

Table 1: Descriptive Analysis I

Variable	Description	Frequency	Percent (%)
Gender	Male	22	22.4
	Female	76	77.6
Accommodation	Students hostel	84	85.7
	Non-residence	14	14.3
Qualification	SPM	82	83.7
	STPM	1	1.0
	Others	15	15.3
School medium	SMK	81	82.7
		10	10.2
	SMKA	1	1.0
	SMSains/MRSM/Integrasi	6	6.1
	Others		

Table above indicates that the majority of the respondents are female, 77.6% while the percentage of male is 22.4%. There are 85.7% of respondents live in hostel while those live outside the hostel is 14.3%. Majority of the respondents have SPM academic qualification which is 83.7%, followed by STPM qualification only 1.0%, and the others academic qualification is 15.3%. The percentage of respondents from school medium SMK is 82.7%, SMKA is 10.2%, SMSains/MRSM/Integrasi is 1.0%, and the others school medium is 6.1%.

Table 2: Descriptive Analysis II

Variable	Description	Frequency	Percent (%)
Study hour	1 hour	9	9.2
	2 hours	29	29.6
	3 hours	20	20.4
	4 hours or more	40	40.8

The above table shows the trends of study hours for the students. It shows that most of the respondents study for 4 hours or more (40.8%), meanwhile the 2 hours-study is 29.6%, next is 3 hours-study, which is 20.4%, and finally the 1 hour-study is 9.2%.

Table 3: Descriptive Analysis III

Variable	Description	Frequency	Percent (%)
Mentor	Yes	39	39.8
	No	59	60.2
Consultation hour	1 hour	6	6.1
	2 hours	29	29.6
	3 hours	1	1.0
	4 hours or more	2	2.0
	Non	60	61.2

The results in Table 3 above present the information about mentor and consultation hours. It demonstrates that majority of the respondents do not have mentor which is 60.2%, meanwhile the rest 39.8% of the respondents have mentors. Since most of the respondents do not have mentor, therefore the highest percentage is no consultation hour with mentor which is 61.2%. Then the second highest is those who had a 2 hours consultation (29.6%), and others either

had an 1 hour consultation (6.1%), followed by a 4 hours and above consultation which is 2.0%. 3 hours and finally a 3 hours consultation which is only 1.0%.

Results of Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was carried out for thirty-five items on learning and perception of mentoring approach which utilized the Likert scale format of 1 to 5 (from Strongly Disagree to Strongly Agree).

Table 4: Exploratory Factor Analysis (EFA)

KMO	Bartlett's Test of Sphericity
0.903	.000

The table above shows the results of exploratory factor analysis. The value of Kaiser-Meyer-Olkin (KMO) obtained is above 0.7 which is 0.903. The Bartlett's Test of Sphericity is significant since the value is less than α , 0.05.

Table 5: Factor Loadings

Variable	No of Items	Items	Factor Loading
Factor 1	4	B1	0.747
		B2	0.734
		B3	0.791
		B4	0.722
Factor 2	4	B8	0.713
		B9	0.760
		B10	0.758
		B11	0.711
Factor 3	8	B15	0.717
		B16	0.773
		B17	0.756
		B18	0.665
		B19	0.622
		B20	0.709
		B23	0.653
		B25	0.668
Factor 4	10	C1	0.741
		C2	0.818
		C3	0.788
		C4	0.813
		C5	0.786
		C6	0.777
		C7	0.799
		C8	0.809
		C9	0.768
		C10	0.712

The table above shows there are 4 variables. The number of items for variable named Factor 1 has 4 items, Factor 2 has 4 items, Factor 3 has 8 items, and Factor 4 has 10 items. All items for

each variable have factor loading above 0.60. All the four variables are renamed as “Classroom”, “Outdoor class”, “Surroundings” and “Perception” respectively.

Results of Reliability Analysis (Cronbach’s Alpha)

Reliability analysis is used to determine the internal consistency of the scale for factors of learning and perception on mentoring approach using Cronbach’s Alpha.

Table 6: Reliability Analysis

Variable	No. of Items	Cronbach’s Alpha
Classroom	4	0.647
Outdoor class	4	0.739
Surroundings	8	0.835
Perceptions	10	0.919

The Cronbach’s alpha with the value of 0.60 and above usually is acceptable (Nunnally *et al.*, 1994). The table above shows the value of Cronbach’s alpha for each variable is 0.647, 0.739, 0.835 and 0.919 (which is above 0.60).

Results of Hypothesis Testing

H1 : There is no difference in mean perception on mentoring approach in learning Fundamentals of Islamic Banking across selected students’ profiles (gender, current accommodation and mentor).

Table 7: Results of T-Test

	Levene’s Test		T-test		
	F	Sig	T	df	Sig
Gender (Male/Female)	0.412	0.523	0.614	96	0.540
Accommodation (R/NR)	0.902	0.345	1.635	96	0.105
Mentor (Yes/No)	1.269	0.263	0.335	96	0.738

Based on Levene’s test, the significant p-values for all variables are greater than 0.05 mean that the equality of variances is equal. The significant values for the Gender, Accommodation and Mentor is 0.540, 0.105 and 0.738 respectively which are greater than 0.05. Therefore, the null hypothesis is accepted. Then we can conclude that perception on mentoring approach in learning Fundamentals of Islamic Banking does not significantly differ across students’ gender, accommodation and mentor.

H2 : There is no significant relationship between selected factors affecting the learning of Fundamentals of Islamic Banking.

Table 8: Pearson Correlation

	Classroom	Outside Classroom	Surroundings	
Classroom	Pearson correlation	1	0.251	0.260
	Sig (2-tailed)	.	0.013	0.010
	N	98	98	98

There is a statistically significant correlation between all the variables in the study since the significance p-value for each variable is less than 0.05. The factor of Classroom is positively related to Outside classroom and Surroundings ($r = 0.251$ and 0.260). Thus, the null hypothesis is rejected. Then, we can conclude that there is a positive effect of Classroom, outside classroom and Surroundings in the learning of Fundamentals of Islamic Banking. A better classroom, outside classroom and surroundings will enhance the learning of Fundamentals of Islamic Banking at the university.

Discussion

The above analysis showed that almost half of the students studied 4 hours or more. But more than 60% of them do not have Mentor during their studies. In other words, majority of the students undertaking the Fundamentals of Islamic Banking at UiTM, Machang branch do not involved in mentoring activity while studying there. There are many reasons for this issue. Two issues which can be highlighted are because students do not interested to have a mentor or they do not know how to consult for a mentor. Thus, it advisable for the lecturers concerned to advise the students to have a mentor or peer mentor in their study circle to as to assist them in their studies as well as in their campus life and future. On the other hand, the perception on mentoring approach in learning Fundamentals of Islamic Banking does not significantly differ across students' gender, accommodation and mentor. Lastly, the study also found that there is a positive effect of Classroom, outside classroom and Surroundings in the learning of Fundamentals of Islamic Banking. A better classroom, outside classroom and surroundings will enhance the learning of Fundamentals of Islamic Banking at the university.

Conclusion

Learning approach is vital in determining the understanding of students in the course taught at the class. Mentoring approach such as mentor or peer mentor should be practiced in classes especially those which cover hands-on and new or advanced knowledge. The results of the study indicate that more than half of the students do not have mentor during their studies. Thus the university must ensure that students known about the mentor system and must always encourage them to participate in the system throughout their study life at the university. The future research in area should consider studying the various types of mentoring available and their impacts on the respective mentors and mentees.

Originality/Value

We hereby declare that this article is an original work and has neither been published in any other journals.

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