

Improving Understanding of Islamic Banking Materials through Interactive Learning Based on Quartet Cards and Concept Maps among Grade X Students

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Abstract

This classroom action research aimed to improve students' understanding of Islamic banking materials through interactive learning in Grade X at MAN 1 Gresik. The study involved 34 students in the even semester of the 2025/2026 academic year and followed the Kemmis and McTaggart model, consisting of planning, action, observation, and reflection in two cycles. The interactive learning action was implemented through quartet-card learning activities in Cycle I and concept-map construction in Cycle II as an improvement based on reflection. Data were collected through pretest and posttest activities, student-activity observation sheets, student-response questionnaires, and documentation. The data were analyzed descriptively using mean scores, the number of students who met the minimum mastery criterion (75), and the percentage of learning mastery. The results showed an increase in students' understanding from a pretest mean score of 54.2 with 11.8% mastery (4 of 34 students), to 72.4 with 61.8% mastery in Cycle I (21 students), and to 86.1 with 91.2% mastery in Cycle II (31 students). These findings indicate that the interactive learning action achieved the success indicator and supported improved participation, motivation, and conceptual understanding of Islamic banking.

Article History

Received: June, 2026

Reviewed: June, 2026

Published: June, 2026

Key Words

Interactive Learning;
Islamic Banking;
Learning Outcomes;
Classroom Action
Research; Student
Understanding

How to Cite: Maghfiroh, N. L., & Tamani, T. (2026). Improving Understanding of Islamic Banking Materials through Interactive Learning Based on Quartet Cards and Concept Maps among Grade X Students. *DIDAKTIKA: Jurnal Penelitian Tindakan Kelas*, 4(1). 33-38.

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Introduction

Learning fiqh muamalah, particularly Islamic banking materials, plays an important role in developing students' understanding of Islamic economic practices in everyday life. This material requires students not only to understand the basic concept of Islamic banking, but also to distinguish between the principles of Islamic banks and conventional banks, such as interest systems, profit-sharing systems, and sharia contracts. However, Islamic banking material is often considered difficult because it contains abstract concepts and new terms for students, such as mudharabah, musyarakah, murabahah, ijarah, and the principle of the prohibition of riba.

This problem was reflected in the initial learning outcomes of Grade X students at MAN 1 Gresik. Based on the pretest, the students' mean score was only 54.2, and only 4 of 34 students, or 11.8%, reached the Minimum Mastery Criterion (KKM) of 75. Students' difficulties were mainly seen in their ability to distinguish between Islamic banks and conventional banks, understand types of sharia contracts, and explain the principle of profit sharing in simple terms. Students' low involvement during learning also made the learning process less optimal. Students tended to be

passive because previous instruction relied mostly on lectures; therefore, learning action that was more active, engaging, and participatory was needed.

Interactive learning is one alternative for addressing this problem. Interactive learning provides students with opportunities to be directly involved through discussion, educational games, concept construction, and reflective activities. The use of game-based media, such as quartet cards, can increase students' attention, motivation, and interaction because learning takes place in a more enjoyable atmosphere. Meanwhile, concept maps help students connect key concepts systematically, so their understanding does not stop at memorizing terms but develops into an understanding of relationships among concepts.

Several previous studies have shown that educational game media can improve students' learning outcomes. Dila et al. (2024) showed that quartet-card media can be effectively applied in learning because it improves learning outcomes while creating a more interesting and interactive learning atmosphere. Yasin and Susanti (2023) also explained that quartet-card games can foster students' learning interest during the instructional process. In addition, Harahap and Dahniyal (2024) found a positive effect of quartet-card media on improving students' learning outcomes, while Prasetyaningtyas (2020) showed that quartet-card game media can improve learning achievement and student activeness in learning.

Based on these studies, research on interactive learning has been widely conducted. However, the specific application of interactive learning to Islamic banking materials in fiqh muamalah instruction for Grade X students is still limited. The contribution of this classroom action research lies in the combination of quartet-card educational games in Cycle I and concept-map construction in Cycle II as an improvement action. This combination was designed to improve students' understanding of Islamic banking materials while creating active, participatory, and enjoyable learning.

The research problem in this study was how interactive learning based on quartet cards and concept maps could improve Grade X students' understanding of Islamic banking materials. Based on this problem, this study aimed to improve students' understanding of Islamic banking materials through the implementation of interactive learning in Grade X at MAN 1 Gresik.

Research Method

This study used the Classroom Action Research (CAR) method with the Kemmis and McTaggart model. This model consists of four main stages in each cycle: planning, action implementation, observation, and reflection. The research was conducted at MAN 1 Gresik in the even semester of the 2025/2026 academic year. The research subjects were 34 Grade X students selected because their pretest results showed low initial understanding of Islamic banking materials. The Minimum Mastery Criterion (KKM) used in this study was 75.

The study was conducted in two cycles. Each cycle consisted of one meeting with an allocation of 2 x 45 minutes. In Cycle I, the action was carried out through interactive learning using quartet-card media containing terms, concepts, examples of contracts, and characteristics of Islamic banking. Students learned in small groups, matched cards, discussed the meanings of concepts, and presented their discussion results. Reflection on Cycle I showed that some students focused more on the game and had not fully understood the relationships among concepts. Therefore, in Cycle II, the action was improved through the

use of concept maps on the board. Students were asked to write concepts in turn, connect important terms, and explain the relationships among Islamic banks, contracts, profit-sharing principles, and differences from conventional banks.

The research instruments included a comprehension test, student-activity observation sheets, student-response questionnaires, and documentation. The comprehension test consisted of objective questions and short-answer items prepared based on indicators of material understanding, including: (1) explaining the meaning of Islamic banking; (2) distinguishing between Islamic banks and conventional banks; (3) identifying the principles of profit sharing and the prohibition of riba; (4) explaining types of sharia contracts; and (5) providing examples of Islamic banking practices in everyday life. Test scoring used a range of 0-100. Observation sheets were used to record students' questioning activity, discussion involvement, group cooperation, courage in expressing opinions, and attention to peers' explanations. The response questionnaire was used to determine students' responses to the interactive learning implemented.

The content validity of the instruments was reviewed by the Fiqh subject teacher and education lecturers/practitioners by considering the suitability of indicators, material, language, and item difficulty level. Test data were analyzed descriptively and quantitatively by calculating mean scores, the number of students who achieved mastery, the number of students who had not achieved mastery, and the percentage of learning mastery. Observation and questionnaire data were analyzed descriptively and qualitatively to strengthen the interpretation of the action results. The study was considered successful if at least 75% of students scored above the KKM of 75 and learning activities showed a more active tendency in the following cycle.

Research Findings and Discussion

This classroom action research was conducted in two cycles with the aim of improving students' understanding of Islamic banking materials through interactive learning. The main data were obtained from the pretest, Cycle I posttest, and Cycle II posttest. The improvement in students' learning outcomes is presented in Table 1.

Table 1. Percentage Improvement in Students' Learning Outcomes

Stage	Mean Score	KKM	Students Achieving Mastery (%)	Students Not Achieving Mastery (%)
Pretest	54.2	75	4 students (11.8%)	30 students (88.2%)
Cycle I	72.4	75	21 students (61.8%)	13 students (38.2%)
Cycle II	86.1	75	31 students (91.2%)	3 students (8.8%)

Based on Table 1, the students' mean score in the pretest stage was 54.2 with 11.8% mastery. This result indicates that most students did not adequately understand Islamic banking material before the action was implemented. Students' main difficulties were related to distinguishing between Islamic banks and conventional banks, identifying types of contracts, and understanding the principle of profit sharing. This condition became the basis for implementing a more interactive learning action.

In Cycle I, learning was conducted using quartet-card media. The students' mean score increased to 72.4 with 61.8% mastery. This improvement indicates that quartet-card media helped students recognize Islamic banking terms and concepts in a more interesting way. Educational game activities encouraged students to discuss more confidently and ask questions to their group members. However, the success indicator had not been achieved because 13 students had not reached the KKM. The reflection results showed that some students were still more focused on the game mechanism than on understanding the relationships among concepts. Therefore, the action in Cycle II was directed toward strengthening students' conceptual structure through concept maps.

In Cycle II, learning was developed using concept maps. The teacher wrote the main topic on the board, and students then took turns adding concepts, examples, and relationships among concepts. This strategy helped students see the connections among the definition of Islamic banking, contracts, profit sharing, the prohibition of riba, and differences from conventional banks. The results of Cycle II showed that the mean score increased to 86.1 with 91.2% mastery. Thus, the action success indicator was achieved because more than 75% of students scored above the KKM.

Observation data showed changes in learning activities from Cycle I to Cycle II. In Cycle I, students began to actively discuss through the quartet-card game, but several students still needed guidance to focus on the substance of the material. In Cycle II, student activities became more directed because each student was given the opportunity to write concepts and explain relationships among concepts on the board. A summary of observation findings and student responses is presented in Table 2.

Table 2. Summary of Student Activity Observations and Responses

Aspect	Cycle I	Cycle II
Student activity	Students began to actively discuss, but some still focused on the game.	Students were more active in asking questions, writing concepts, and explaining relationships among concepts.
Group participation	Group work was carried out, but participation was not evenly distributed among all members.	Participation was more evenly distributed because students took turns constructing the concept map.
Student responses	Students considered the quartet cards interesting and helpful for recognizing terms.	Students considered the concept map helpful for understanding material connections more systematically.

The improvement in learning outcomes in Cycle I can be explained by the increased student involvement in visual and social activities. Quartet-card media enabled students to recognize terms, classify information, and discuss the meanings of concepts in a more enjoyable way. This finding is in line with Dila et al. (2024) and Harahap and Dahniel (2024), who stated that quartet-card media can improve learning outcomes because students are directly involved in learning activities.

Nevertheless, educational game-based learning needs to be balanced with conceptual reinforcement. In Cycle I, several students had not achieved mastery because they were not yet able to connect the material as a whole. Therefore, concept maps in Cycle II were used as an improvement strategy. Concept maps helped students organize material hierarchically and understand the relationships between main concepts and supporting concepts. Students' direct

involvement in writing and explaining concepts made learning more meaningful and increased their confidence in expressing their understanding.

Overall, interactive learning based on quartet cards and concept maps successfully improved students' understanding of Islamic banking materials. Quartet cards served as an initial medium to stimulate interest, introduce terms, and create learning interaction. Concept maps served as reinforcement to organize students' understanding more systematically. Thus, the success of the action was shown not only by improved scores but also by increased learning activity, participation, and students' ability to connect concepts in Islamic banking material.

Conclusion

Based on the results of the classroom action research, the implementation of interactive learning based on quartet cards and concept maps improved Grade X students' understanding of Islamic banking materials at MAN 1 Gresik. This improvement was indicated by an increase in the mean score from 54.2 in the pretest to 72.4 in Cycle I and 86.1 in Cycle II. The percentage of learning mastery also increased from 11.8%, or 4 students, in the pretest to 61.8%, or 21 students, in Cycle I, and then to 91.2%, or 31 students, in Cycle II. Therefore, the action success indicator was achieved.

Interactive learning through quartet cards helped students recognize Islamic banking terms and concepts in an interesting way, while concept maps helped students understand relationships among concepts more systematically. In addition to improving learning outcomes, this action also supported increased student activity, participation, motivation, and courage in expressing their understanding during the learning process.

Recommendations

Teachers can use interactive learning based on educational games and concept maps as an alternative strategy for teaching fiqh muamalah, especially materials that contain many terms and abstract concepts, such as Islamic banking. In its implementation, teachers need to manage game time, ensure that all students participate, and provide conceptual reinforcement so that learning activities are not only enjoyable but also meaningful.

Future researchers are advised to develop more systematic quartet-card media, add quantitative instruments to measure student motivation or activity, and apply interactive learning to different materials and educational levels. Research with more cycles or meetings is also needed so that changes in students' understanding can be observed more deeply.

Acknowledgements

The authors would like to thank the Principal of MAN 1 Gresik, the Fiqh subject teacher, and the Grade X students for their support and assistance during the implementation of this study. The authors also express their appreciation to all parties who provided assistance, motivation, and support so that this research could be completed successfully.

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