DEVELOPING AN ISLAMIC ECONOMICS (IE) NARRATIVE GAME-BASED LEARNING

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Abstract

Islamic Economics aims at achieving success in *dunia* and hereafter (al-falah) by utilising the entrusted resources through cooperation and participation for the well-being of mankind in actualising the concept of maqasid. It is essential for one to understand the worldview of Islamic Economics in order to appreciate the working of economic activities through three sectors; namely government, private and welfare. Generally, people have difficulties to relate Islamic Economics knowledge, principles, and values in real life due to the absence of working model as compared to Banking and Finance. This might be due to the less attractive way of dissemination of Islamic Economic knowledge in the classroom setting. Hence, this study will explore on the contemporary nature of Islamic Economics (IE) game to create a suitable storyline. In order to create the storyline, content analysis were used to extract relevant information from the Quran, Hadith and established Islamic economics resources. There are three main concepts of Islamic economics that contribute to Socio-economic Justice; namely brotherhood, accountability and *tazkiyyah*. Nine scenarios were developed for the purpose of this game where three different scenarios were designed for each concept. The storyline becomes an important input for storyboard sketching before the game can be developed.

Keywords: *Gamification, storyline, socio-economic justice and Islamic Economics*

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Introduction

Currently, gamification is a proven method for inovative teaching and learning. A lot of Islamic game has been developed and commercialised for this purpose. However, it is still concentrated to instruments which are conventional in nature. Islamic economics philosophy and concepts are still been taught in the classical way in the most of the educational institutions. To date, there is not much innovation being developed in the method of teaching for Islamic economics particularly in schools and universities.

Furthermore, it can be observed that the interest of current generation to further their studies in Islamic economics gradually decreasing. It is unfortunate since Islamic economics is considered essential to advocate social justice. Due to the absence of appreciation to this knowledge may result to negative consequences especially considering profit maximization as the ultimate objective.

Most of the institutions are not focusing on the concept of Islamic economics where in the long run it can cause a serious repercussion to the society. This is due to the lack of knowledge and appreciation towards the philosophy of Islamic economics. During the Global of Islamic Finance Forum 2014, the former Chief Executive Officer of IBFIM, Dato' Dr. Adnan Alias highlighted, that currently Islamic banking and finance are moving very fast and not parallel with the Islamic economics. According to him, Islamic economics is a foundation and Islamic finance should develop parrallely with Islamic economics and if this does not take place, in the long run it can cause a serius repercussion in the Islamic Finance Industry (GIFF 2014).

Something has to be done to attract the current generation's are interest and passion on Islamic economics subjects. It is identified that the number of students for Islamic economics course decreasing due to the nature of the subject which is quite boring.To shed some lights on the issues mentioned above, this study will explore the contemporary nature of Islamic economics and design the storyline.Theaspectthatwillbeemphasizedtodesignthestorylinearetheconceptsof Islamic economics. For the purpose of this study, the concept of brotherhood, accountability and *tazkiyyah* will be discussed and designed into storyline for gamification development. These three concepts are the main concepts in Islamic Economics where most of the scholars came into concensus discussing the importance of these concepts. This article is divided into four parts, Introduction, methodology to design storeyline, discussions and conclusions.

Methodology

The method applied in this study is basically qualitative in nature. Storyline for gamification is designed and developed using content analysis deduced from textual reference of the Quran, Hadith and prominent Muslim scholars. The storyline is developed with three steps:

First Step
Storyline was created by extracting the relevant reference for the concept of brotherhood, accountability and *tazkiyyah* from the Quran, Hadith and prominent Muslim scholars.

Second Step
Scenario illustrating the concept of brotherhood, accountability and *tazkiyyah* is designed and developed based on the reference from step one.

Third Step
Scoring system were developed and it is based from the Quran, Hadith and prominent Muslim scholars which are considered as best practices. The scoring system is as followings:

MARKS	SCHEME
3	Follows the understanding extracted from the reference and the respective concepts and uphold social justice
2	Follows either the respective concepts or uphold social justice
1	Is allowed, however absence of respective concepts
0	Not allowed in Islam

The aim of this study is to develop an Islamic Economics (IE) Narrative Game-Based Learning that enhances engagement and motivation in understanding the concepts of Islamic economics in real life. It further discusses the processes involve such as storyline development of the three concepts of Islamic Economics, namely; Brotherhood, *Tazkiyyah* and Accountability which are considered as the main concept in Islamic Economics. The storyline is developed based on the primary sources and is related to the real-life practices. Three tasks with specific rubric are designed for each concept where it represents different level of difficulties.

The method used in this study is basically qualitative in nature. The approaches used for this study are as follows:

Content Analysis

Content analysis is the study of documents and communication artifacts, which could be texts of various formats, pictures, audio or video. Social scientists use content analysis to examine patterns in communication in a replicable and systematic manner (B. Devi Prasad, 2008) Storyline for gamification is designed and developed using content analysis deduced from textual reference of the Quran, Hadith and prominent Muslim scholars such as Hassan al-Banna, Imam al-Ghazali, Ibn Khaldun and others.

In Depth Interviews

In depth interviews are normally carried out face to face so that a rapport can be created with respondents. This method provides a greater opportunity to ask follow-up questions, probe for additional information, and circle back to key questions to generate a rich understanding of the respondent's perceptions. In this study, in-depth interviews were used to garner information from the subject matter experts in Islamic Economics, Education and Interaction Design from universities and industries.

Focus Group Discussion

Focus group discussions are a good way to gather people from similar backgrounds and experience to discuss a specific topic of interest. The strength of focus group discussions rely on allowing the participants to agree or disagree with each other thus provides an insight into how a group thinks about certain issues and their range of opinions. A focus group discussion was conducted for this research to brainstorm the concept and design of the storyline of the game.

Textual Evidence Regarding Brotherhood

Allah says in the Quran:

إِنَّمَا ٱلْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا۟ بَيْنَ أَخَوَيْكُمْ ۚ وَٱتَّقُوا۟ ٱللَّهَ لَعَلَّكُمْ تُرْحَمُونَ

The believers are but one brotherhood, so make peace between your brothers. And be mindful of Allah so you may be shown mercy.

(Al Hujurat: 10)

Prophet SAW said:

لاَ يُؤْمِنُ أَحَدُكُمْ، حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ

"None of you truly believes until he loves for his brother, what he loves for himself."

(Sahih Bukhari, Vol. 1 Book 2 No. 11)

This denotes a bond stronger than blood Abu Hurairah (radiyallāhu `anhu) narrated that the Prophet SAW said:

لَا تَحَاسَدُوا وَلَا تَنَاجَشُوا, وَلَا تَبَاغَضُوا, وَلَا تَدَابَرُوا, وَلَا يَبِعْ بَعْضُكُمْ عَلَى بَيْعِ بَعْضٍ, وَكُونُوا عِبَادَ اللَّهِ إِخْوَانًا, الْمُسْلِمُ أَخُو الْمُسْلِمِ, لَا يَظْلِمُهُ, وَلَا يَخْذُلُهُ, وَلَا يَحْقِرُهُ, اَلتَّقْوَى هَا هُنَا, وَيُشِيرُ إِلَى صَدْرِهِ ثَلَاثَ مِرَارٍ, بِحَسْبِ امْرِئٍ مِنْ اَلشَّرِّ أَنْ يَحْقِرَ أَخَاهُ الْمُسْلِمَ, كُلُّ الْمُسْلِمِ عَلَى الْمُسْلِمِ حَرَامٌ, دَمُهُ, وَمَالُهُ, وَعِرْضُهُ

"Do not be jealous of one another, do not artificially inflate prices against one another, do not harbor hatred against one another, do not turn desert one another, one of you should not enter into a transaction when the other has already entered into it; rather be brothers one to another and servants of Allah. A Muslim is a brother to another Muslim. He does not wrong him, and does not desert him, nor despise him. Piety is found here [pointing three times to his chest; despising his Muslim brother is enough of an evil for any man to fall into. Every Muslim's blood, property and honor are unlawful to be violated by another Muslim."

(Sohih Muslim)

Al-eithaar (الإيثار) or altruism also reflect the characteristics of kindness. It is also relevant and related to the concept of *Ihsan* (Mokhtar, et al., 2020). One who is selfless places concern for others above concern for himself. The selfless person is generous with his time and freely lends aid and support to others. By instilling a high degree of altruism and *ihsan* among people, it enhances accountability and it contributes to the socio-economic justice.

The concept of altruism can be observed in the love and sincerity of the people of Madinah (Ansar) towards the Muslim migrants (Muhajireen) who settled down in Madinah, leaving everything behind for the sake of Allah. The act of Ansar towards the Muhajireen is the best example of the concept of brotherhood. For example, when the Ansar said to the Prophet to divide their

palm trees between them and Muhajireen, the Prophet PBUH refused to accept the suggestion. The Ansar proposed again to Prophet SAW a cooperative work agreement that allows the Muhajireen to work for them and share the profits. At the end, Prophet SAW and the Muhajireen agreed with this suggestion (Sohih

Islam also emphasizes on the importance of honoring the guests which reflects the concept of brotherhood.

عن أبي هريرة - رضي الله عنه – قال أَتَى رَجُلٌ رَسُولَ اللَّهِ صَلَّى اللَّهُ عليه وسلَّمَ، فَقالَ: يا رَسولَ اللَّهِ، أَصَابَنِي الجَهْدُ، فأرْسَلَ إلى نِسَائِهِ فَلَمْ يَجِدْ عِنْدَهُنَّ شيئًا، فَقالَ رَسولُ اللَّهِ صَلَّى اللَّهُ عليه وسلَّمَ: أَلَا رَجُلٌ يُضَيِّفُهُ هذه اللَّيْلَةَ، يَرْحَمُهُ اللَّهُ؟ فَقامَ رَجُلٌ مِنَ الأنْصَارِ فَقالَ: أَنَا يا رَسولَ اللَّهِ، فَذَهَبَ إلى أهْلِهِ، فَقالَ لِامْرَأَتِهِ: ضَيْفُ رَسولِ اللَّهِ صَلَّى اللَّهُ عليه وسلَّمَ لا تَدَّخِرِيهِ شيئًا، قَالَتْ: واللَّهِ ما عِندِي إلَّا قُوتُ الصِّبْيَةِ، قالَ: فإذا أَرَادَ الصِّبْيَةُ العَشَاءَ فَنَوِّمِيهِم، وتَعَالَيْ فأطْفِئِي السِّرَاجَ ونَطْوِي بُطُونَنَا اللَّيْلَةَ، فَفَعَلَتْ، ثُمَّ غَدَا الرَّجُلُ علَى رَسولِ اللَّهِ صَلَّى اللَّهُ عليه وسلَّمَ فَقالَ: لقَدْ عَجِبَ اللَّهُ عزَّ وجلَّ - أَوْ ضَحِكَ - مِن فُلَانٍ وفُلَانَةَ فأنْزَلَ اللَّهُ عزَّ وجلَّ: {وَيُؤْثِرُونَ علَى أَنْفُسِهِمْ ولو كانَ بهِمْ خَصَاصَةٌ}

Narrated by Abu Huraira: A man came to Allah's Apostle and said, "O Allah's Apostle! I am suffering from fatigue and hunger." The Prophet sent (somebody) to his wives (to get something), but the messenger found nothing with them. Then Allah's Apostle said (to his companions). "Isn't there anybody who can entertain this man tonight so that Allah may be merciful to him?" An Ansari man got up and said, "I (will, entertain him), O Allah's Apostle!" So he went to his wife and said to her, "This is the guest of Allah's Apostle, so do not keep anything away from him." She said. "By Allah, I have nothing but the children's food." He said, "When the children ask for their dinner, put them to bed and put out the light; we shall not take our meals tonight," She did so. In the morning the Ansari man went to Allah's Apostle who said, "Allah was pleased with (or He bestowed His Mercy) on so-and-so and his wife (because of their good deed)." Then Allah revealed: 'But give them preference over themselves even though they were in need of that.' (59:9) (Sohih Bukhari, Book 6, Vol. 60, No. 411)

Textual Evidence Regarding Accountability

Accountability refers to where every mankind will be resurrected and questions about theor deeds during their lives after which their final destination will be determined. The day of judgement underlines the belief and importance of accountability in everything that the Muslims do. (ISRA, 2018)

Al-Amanah (trusts) and *al-mas'uliyyah* (responsibilities) refer to the ethical in human behaviors that must be practiced in daily life, especially by every Muslims. These noble qualities will help someone avoid something that can cause him to be regarded as a badly touted individual (Shuhari et.al, 2019)

Al-amanah is depicted in the Quran, as Allah SWT says:

إِنَّا عَرَضْنَا ٱلْأَمَانَةَ عَلَى ٱلسَّمَٰوَٰتِ وَٱلْأَرْضِ وَٱلْجِبَالِ فَأَبَيْنَ أَن يَحْمِلْنَهَا وَأَشْفَقْنَ مِنْهَا وَحَمَلَهَا

ٱلْإِنسَٰنُ ۖ إِنَّهُۥ كَانَ ظَلُومًا جَهُولًا

"Indeed, we offered the Trust to the heavens and the earth and the mountains, and they declined to bear it and feared it; but man [undertook to] bear it. Indeed, he was unjust and ignorant." (Al -Ahzab: 72)

Abdullah ibn Umar reported: The Prophet SAW said:

أَلَا كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ فَالْأَمِيرُ الَّذِي عَلَى النَّاسِ رَاعٍ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ
وَالرَّجُلُ رَاعٍ عَلَى أَهْلِ بَيْتِهِ وَهُوَ مَسْئُولٌ عَنْهُمْ وَالْمَرْأَةُ رَاعِيَةٌ عَلَى بَيْتِ بَعْلِهَا وَوَلَدِهِ وَهِيَ مَسْئُولَةٌ
عَنْهُمْ وَالْعَبْدُ رَاعٍ عَلَى مَالِ سَيِّدِهِ وَهُوَ مَسْئُولٌ عَنْهُ أَلَا فَكُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

Every one of you is a shepherd and is responsible for his flock. The leader of people is a guardian and is responsible for his subjects. A man is the guardian of his family and he is responsible for them. A woman is the guardian of her husband's home and his children and she is responsible for them. The servant of a man is a guardian of the property of his master and he is responsible for it. No doubt, every one of you is a shepherd and is responsible for his flock." (Sohih Bukhari, No. 6719)

Textual Evidence Regarding Tazkiyyah

Tazkiyyah (تزكية) is an Arabic-Islamic term alluding to *tazkiyyah* al-nafs meaning sanctification or purification of the self. According to Asutey (2007), it stated that the axiom of *Tazkiyyah*, in the Islamic economics axiom, is concerned with growth towards perfection through purification of attitudes and relationships directs the individual towards self-development, which leads to economic and social development in harmony with the growth activity that requires purification. *Tazkiyyah* manifested in honesty, fairness and transparency.

Textual Evidence regarding Tazkiyyah: Honesty

Among others, the act of honesty in doing any business requires the parties involved, avoid unrighteous profit making, any form of bribery (riswah) , hoarding (ihtikar), and not manipulate the quality and quantity aspect (tadlis/ ghabn) of produce.

عَنْ عَبْدِ اللهِ قَالَ قَالَ رَسُولُ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ عَلَيْكُمْ بِالصِّدْقِ فَإِنَّ الصِّدْقَ يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ
يَهْدِي إِلَى الْجَنَّةِ، وَإِنَّ الرَّجُلَ لَيَصْدُقُ حَتَّى يَكُونَ صِدِّيقًا، وَإِنَّ الْكَذِبَ يَهْدِي إِلَى الْفُجُورِ، وَإِنَّ الْفُجُورَ
يَهْدِي إِلَى النَّارِ، وَإِنَّ الرَّجُلَ لَيَكْذِبُ حَتَّى يُكْتَبَ عِنْدَ اللهِ كَذَّاب

Abdullah ibn Mas'ud reported: The Prophet SAW said, "You must be truthful. Verily, truthfulness leads to righteousness and righteousness leads to Paradise. A man continues to be truthful and encourages honesty until he is recorded with Allah as truthful. And beware of falsehood. Verily, falsehood leads to wickedness and wickedness leads to the Hellfire. A man continues tell lies and encourages

falsehood until he is recorded with Allah as a liar." (Sohih Bukhari,No. 5743)

One of the hadith that shows the element of Honesty is the hadith of Two Honest Men and the Arbitrator.

عن أبي هريرة – رضي الله عنه – عن النبي – صلى الله عليه وسلم ـ قال: اشترى رجل من هريرة رجل عقارًا، فوجد الذي اشترى العقار في عقاره جرة فيها ذهب، فقال له الذي اشترى العقار: خذ ذهبك إنما اشتريت منك الأرض، ولم أشتر الذهب، وقال الذي له الأرض: إنما بعتك الأرض، وما فيها، فتحاكما إلى رجل، فقال الذي تحاكما إليه: ألكما ولد؟ قال أحدهما: لي غلام، وقال الآخر: لي جارية، قال: انكحا الغلام الجارية، وأنفقوا على أنفسهما منه، وتصدقا

"A person bought from another person a piece of land, and the person who had, bought that land found in it a pot which contained gold. The person who had bought the land said [to the seller of the land]:(Take your gold from me, for I bought only the land from you and not the gold!) The man who had sold the land said: (I sold the land to you and whatever was in it. They then referred the matter to a person. One who was made as a judge, and he said to them: (Do you have children?) One of them said: (I have a boy,) and the other said: (I have a young daughter.) He (the arbitrator) said: (Marry this young boy to the girl and spend on them from [this gold] and also give (some) charity out of it.)

This hadith teaches on the concept of honest and being justice to all people. The action of two men wanted to be just concerning the pot of gold. To be just, they appoint a person of knowledge and wisdom as a judge.

Textual Evidence Regarding Tazkiyyah: Fairness

Fairness means the ability to create balance in transaction and free from oppression such as *riba* (excessive interest) (Anisa Aditya Cahyani and Dwi Wulandari, 2018), Islam allows trade, but cautions against unfairness, exploitation and deceit. Allah SWT says:

وَلَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم بِٱلْبَٰطِلِ وَتُدْلُوا۟ بِهَآ إِلَى ٱلْحُكَّامِ لِتَأْكُلُوا۟ فَرِيقًا مِّنْ أَمْوَٰلِ ٱلنَّاسِ بِٱلْإِثْمِ وَأَنتُمْ تَعْلَمُونَ

"Do not devour one another's property wrongfully, nor throw it before the judges in order to devour a portion of other's property sinfully and knowingly." (Al-Baqarah: 188)

In another place, Allah SWT says:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم بِٱلْبَـٰطِلِ إِلَّآ أَن تَكُونَ تِجَـٰرَةً عَن تَرَاضٍ مِّنكُمْ ۚ وَلَا تَقْتُلُوٓا۟ أَنفُسَكُمْ ۚ إِنَّ ٱللَّهَ كَانَ بِكُمْ رَحِيمٗ

"Do not devour another's property wrongfully – unless it be by trade based on mutual consent." (Al-Nisa: 29)

Islam emphasises fairness while conducting trade, as Allah SWT says:

وَيْلٌ لِّلْمُطَفِّفِينَ (١) ٱلَّذِينَ إِذَا ٱكْتَالُوا۟ عَلَى ٱلنَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُوهُمْ أَو وَّزَنُوهُمْ يُخْسِرُونَ (٣) أَلَا يَظُنُّ أُو۟لَـٰٓئِكَ أَنَّهُم مَّبْعُوثُونَ (٤)

"Woe to those that deal in fraud, those who, when they have to receive by measure from men, exact full measure, but, when they have to give by measure or weight to men, give less than due. Do they not think that they will be called to account?" (Al-Mutaffifin: 1-4).

Furthermore, Islam also emphasizes on fulfilling contractual obligations in mutual exchange. Allah says:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓا۟ أَوْفُوا۟ بِٱلْعُقُودِ ۚ أُحِلَّتْ لَكُم بَهِيمَةُ ٱلْأَنْعَـٰمِ إِلَّا مَا يُتْلَىٰ عَلَيْكُمْ غَيْرَ مُحِلِّى ٱلصَّيْدِ وَأَنتُمْ حُرُمٌ ۗ إِنَّ ٱللَّهَ يَحْكُمُ مَا يُرِيدُ

"O believers! Honour your obligations. All grazing livestock has been made lawful to you—except what is hereby announced to you and hunting while on pilgrimage. Indeed, Allah commands what He wills." (Al-Maidah: 1)

Fairness in Islamic economics refers to the necessities with respect to individual rights by giving the same opportunity to everyone in order to acquire or execute something properly. This reflects that every individual has social obligations mainly to the society (Rokan, M.K, 2020).

Textual Evidence Regarding Tazkiyyah: Transparency

Transparency in the context of *Tazkiyyah* is the willingness of businessmen to accept or consider better and more appropriate opinion as well as developing constructive, creative, and positive potential and initiative (Anisa Aditya Cahyani and Dwi Wulandari, 2018). This is reflected in the hadith narrated by Abdullah b. Umar that the Prophet SAW said:

إذا تبايع المتبايعان بالبيع فكل واحد منهما بالخيار ما لم يتفرقا، أو يكون بيعهما عن خيار، فإذا كان بيعهما عن خيار، فقد وجب

"When two persons enter into a transaction, each one of them has the right to annul it so long as they are not separated, or their transaction gives one another (as a condition) the right of annulling, and if their transaction,has the right of annulling it the transaction becomes binding". (Sahih Muslim, Book 10, No. 3617)

Based on the textual evidences above, the storyline is developed to represent the concept of Islamic Economics in gamification. The storyline is developed according to real life practices in order to ease the students to understand the context based on the concepts of Islamic economics.

Results

This section provides the development of the storyline by role play to reflects the concepts of Islamic Economics in the task designed.

Table 1: Storyline for Brotherhood Concept

TASK 1		TASK 2		TASK 3	
Muaz needs RM500 to pay for his outstanding house rent. Muaz asks Umar's help…		Umar went to the market to buy salmon. He saw a stall selling fresh salmon. However, when he reached there, he finds out that there is only one salmon left. He saw customer X bargaining the price of the fish with the seller…		Ahmed and Umar are best friends. Ahmad's father is a successful businessman. Meanwhile Umar's father is unemployed. After graduation, Ahmed's father helps him to establish a new business. While Umar hardly able to find a job. During that time, Umar's father is unwell, and he needs money for his father's medication. Ahmed offers few options to help Umar yet it is up to Umar to make a choice…	
CHOICES	MARKS	CHOICES	MARKS	CHOICES	MARKS
Umar offers loan based on Qardul Hasan	3	Umar offers higher price to the seller while the customer X still bargaining the price of the salmon	0	Ahmad offers one-off financial aid to Umar and Umar simply accepts.	2

Umar offers loan with interest	0	Umar waits until the bargaining ends between the seller and customer X. Given the customer X end up not buying the salmon, only then Umar proceed to buy the salmon.	4	Ahmed offers a job in his company to Umar and Umar accepts the job.	4
Umar lets Muaz to solve his problem himself	1	Umar left the stall	1	Ahmed offers loan without interest to Umar and Umar accepts the offer.	3
Umar willingly pays Muaz's outstanding house rent without expecting in return	4	Umar offers higher price to the seller during the bargaining between customer X and seller. However, Umar refused to pay the said price once the customer X left. Umar start bargaining new price.	0	Ahmed offers to pay the medical bill of Umar's father and Umar refused to accept.	1

Table 2: Stroyline for Accountability Concept

TASK A		TASK B		TASK C	
Laila has a groceries shop. One day Azman came to her shop and told her that he wants to sell four packets of sugar which he received from the government as a subsidy. He wants to sell it with a price that is lower than the market price. Market price: RM2.20 per kg		One day, Laila was selling rambutans to a customer called Normah. Normah wants to buy rambutans for 1 kg. However, the good rambutans only left 800 grams, and the rest is rotten		During the budget of 2020 presented in October 2019, the government announce to increase the price of cooking oil starting from 1st January of 2020. In order to avoid panic buying, government has set a quota of 2kgs of cooking oil per household before upcoming 2020. On 1st December 2019, Hamid came to buy 12kgs of cooking oil from Laila. Laila has only 20kgs left of cooking oil in her store.	
CHOICES	**MARKS**	**CHOICES**	**MARKS**	**CHOICES**	**MARKS**
Refuse to accept the offer and advised Azman not to sell the subsidy item.	3	Mix rotten fruits with the good ones to make it 1kg.	0	Sell only 2kg to Hamid at the current price.	3
Agree with the final price and sell with the same price to other customers.	0	Give good ones only but charge the price of 1 kg.	0	Sell 20kg to Hamid at the new price announced by the government during 2020 budget and Hamid is willing to buy.	2
Refuse to accept the offer.	2	Inform Normah that only 800g of the good rambutans are left and charge accordingly.	3	Refuse to sell to Hamid and keep all the 20kg so that she can sell at the higher price on 1st January 2020.	0

Refuse and ask Azman to sell it to other shops.	1	Sell 800g of the good rambutans to Normah and give the 200g of rotten rambutans for free.	2	Sell 12kg as requested by Hamid at the current price.	1

Table 3: Stroyline of Tazkiyyah Concept

TASK A		TASK B		TASK C	
Abu owns a restaurant in Sg Petani. His business is doing well and recorded an amount of after-tax profits		New menu is introduced by Abu's chef. As a rational business owner, Abu has to determine the price to be charged on the new menu. His decision is influenced by considering…		Nabilah went to Abu's restaurant to have the famous dish which is Laksa Kedah. While she was eating the laksa, she found a fly in the food. She complained to Abu.	
CHOICES	**MARKS**	**CHOICES**	**MARKS**	**CHOICES**	**MARKS**
Pay the amount of both business taxes and zakat.	3	Charge the highest price level which could generate the maximum profit.	2	Deny his fault, but told her not to pay for the food.	1
Pay tax only.	0	Charge a moderate price level based on affordability of the consumer that generates a moderate profit.	3	Apologise and offer a new dish and do not take the money for both dishes.	1

Pay the zakat directly to the recipient.	1	Charge the price level which could generate maximum profit and at the same time with a low quality.	0	Insist for the customer to pay for the dish and claim it was not his fault.	0
Pay neither zakat nor taxes.	0	Charge the price level equal to the cost.	1	Apologise and offered a new dish and charge for the latter.	3

Hence, this study has undertaken deliberate and thorough approaches in deriving nine constructive, real-life situation storylines from the textual evidence for the sake of the gamification development in the subsequent stage. The nine real-life situations are carefully designed to reflect the sources from where they are being derived, particularly to help the student to relate, understand and appreciate the three concepts of brotherhood, accountability and tazkiyyah.

Discussion

In particular, this study successfully deduced the relevant Islamic economics concepts from divine sources. From our findings, there are three common concepts of Islamic economics discussed among the scholars namely brotherhood, accountability and *Tazkiyyah*.

Subsequently, based on the three concepts identified, this study fulfils the second objective which is to develop the storyline for the Islamic economics game. The storyline is developed based on the divine sources where it is converted into a real-life scenario. There are nine scenarios developed for the purpose of this game where three different scenarios for each concept:

      i. Brotherhood: The scenario of helping others in hardship, respect others during buying and selling and assisting others to be self-dependent.

      ii. Accountability: It relates to the scenario of honesty of a businessman and forbid hoarding activities.

      iii. *Tazkiyyah*: it relates to the elements of purification of wealth tax and *zakat*, pricing and transparency.

At the same time, the development of the storyline conforms the requirements of appropriate marking scheme rubric. This is important to ensure that the task accomplished and score attained by the student are both in line with the textual evidence and are capable of reflecting the achievement of socio-economic justice.

Above all, the stage of developing the storyline is the most significant for it meticulously involved a process of translating the pure textual evidence into a storyline which further being developed for gamification. This effort is unique and one may say as the first being pioneered.

Conclusion

The understanding of Islamic economics concepts particularly among students is very importantas it is practiced in real life. The concepts will broaden their knowledge in this discipline and improve their interaction in economic activities. Therefore, the development of proper understanding and interpretation through educational activities such as gamification is one of the initiatives to increase motivation, encouragement, and engagement of the students in appreciating the values of Islamic economics

The storyline is one of the important elements for the development of gamification. A storyline is developed based on the primary sources and it is related to the real-life practices. Three tasks with specific rubric are designed for each concept where it represents different level of difficulties. The difficulties in each tasks reflect the cognitive ability of the students and challenge them to comprehend the concepts. Marks gained are depends on the accuracy of answers based on the rubric developed. The overall score of the game will indicate the students understanding towards achieveing the socio-economic justice. This phase is the basis for the development of subsequent phases involving the storyboard and IT technicalities.

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