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# COMPILATION OF RESEARCH PAPERS ON SSH

SOCIAL SCIENCES & HUMANITIES

EDITOR,
TUAN SARIFAH AINI SYED AHMAD

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# FOREWORD

With great pleasure and excitement, I present this remarkable compilation of research papers in the field of Social Sciences and Humanities (SSH). The research papers are significant to understand the complexity of human behaviour, interactions, culture, society and institutions. This compilation features the work of scholars, academicians, researchers and practitioners in various disciplines within the social sciences. The diversity of their research highlights profound knowledge and insights from different perspectives and research areas. Therefore, I would like to extend my sincere appreciation to the authors who are committed in their research work and willing to share their work in this compilation.

I would also want to express my gratitude to the publisher's team who is dedicated and passionate. With their continuous efforts, they have made this compilation possible.

It is hoped that this compilation could offer significant knowledge, insightful ideas and meaningful experiences that may help in understanding and address challenges in the social sciences.

Editor

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# Commentary Paper: Enhancing Transformative Learning in Nursing Education through Massive Open Online Courses (MOOCs)

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**ABSTRACT**
Nursing education is a soft-applied discipline. This discipline applies its knowledge to the field of human health. Transformative learning is an educational approach that emphasizes the process of personal and professional development through critical reflection and critical thinking. In nursing education, transformative learning can play a significant role in developing nurses who are able to provide safe and effective care to patients and adapt to the changing healthcare landscape. Massive Open Online Courses (MOOC) have gained popularity as an innovative approach to education. Those who are unable to attend traditional face-to-face classes have access to a quality education through MOOCs, which provide a platform for learners to interact with experts from around the globe. The transformative learning theory has been identified as a key concept that can be used to explain the potential impact of MOOCs on nursing education. This paper will explore the relationship between MOOCs and transformative learning in nursing education and how to enhance transformative learning for nurses.

**Keywords:** Massive open online courses (MOOC), Nursing education, Transformative learning

## 1. INTRODUCTION

Nursing education is a critical component of healthcare and plays a vital role in shaping the healthcare workforce. With the advancement of technology, Massive Open Online Courses (MOOCs) have emerged as a viable alternative to traditional classroom-based education. MOOCs offer a flexible and affordable platform for learners to access high-quality educational content from anywhere in the world. The potential of MOOCs in nursing education is vast, as it can offer learners the opportunity to enhance their knowledge and skills at their own pace and convenience. Transformative learning is an essential aspect of nursing education that encourages learners to critically reflect on their experiences and develop new perspectives, beliefs, and attitudes. This paper explores the potential of MOOCs to enhance transformative learning in nursing education. Specifically, it examines the benefits and challenges of using MOOCs in nursing education and discusses strategies for integrating transformative learning principles into MOOC design. The paper concludes with recommendations for nursing educators and institutions on how to effectively use MOOCs to enhance transformative learning and improve the quality of nursing education.

## 2. NURSING EDUCATION IN MALAYSIA

Nursing is an international profession that was established during the time of Florence Nightingale at the beginning of the 18th century. In the later decades of the 20th century, nurses began to take on a wider variety of responsibilities, which required more in-depth education. Nurses are expected to maintain professionalism while carrying out their duties and responsibilities in patient care and implementation with honestly and competence. Changes in nursing and its education have paralleled changes in the demands of this important role, and the raising of the academic level is progressing to the top of the Doctor of Nursing Philosophy (Fathema & Akanda, 2020). Nursing education plays a critical role in producing competent healthcare professionals who can provide high-quality care to patients. In Malaysia, nursing was first practised by Catholic nuns around the year 1800. Later, in Penang and Singapore, the practise was taken over by English nurses who had immigrated from England. During the time before the war, nursing was carried out by nurses who received their formal education on the job from expatriates working in the hospital, such as the matron, assistant matron, or hospital doctors. They were required to take their state exam, the criteria for which can differ from state to state. After successfully completing their training, nurses were eligible for promotion to the position of staff nurse, and if their qualifications improved over time, they could promote to the position of senior staff nurse. After the nation gained independence, providing medical care became primarily the responsibility of the central government, while the actual provision of care was delegated to state and local health organisations (o0ywU38zYE, 2015).

In Malaysia, nursing education is offered at both the diploma and degree levels, with the latter being the more comprehensive program that includes clinical practice, research, and leadership skills. The nature of nursing education in Malaysia is evolving rapidly in response to the changing healthcare landscape and the increasing demand for healthcare services. Today's nursing education programs are designed to equip students with the knowledge and skills necessary to provide patient-centered care, manage complex healthcare systems, and leverage cutting-edge technologies to improve patient outcomes.

Briefly, nursing education in Malaysia is designed to prepare students for the challenges of modern healthcare. By combining theoretical knowledge with practical training, research, and leadership skills, nursing graduates are equipped with the necessary tools to provide safe, effective, and patient-centered care. As the healthcare landscape continues to evolve, nursing education in Malaysia will undoubtedly continue to adapt to meet the changing needs of patients and healthcare systems (SamaSamaJaga, 2022).

## 3. TRANSFORMATIVE LEARNING IN NURSING EDUCATION

Transformative learning is a process by which an individual undergoes a significant change in their way of thinking, behavior, or perspective. It involves a change in the individual's underlying assumptions, values, and beliefs. As it promotes critical thinking, self-reflection, and lifelong learning, transformative learning theory has been identified as an essential concept in nursing education. Transformative learning can occur through critical reflection, dialogue, and shared experiences (Mezirow, 2003).

During the latter part of the 1970s and the early 1980s, Jack Mezirow was the first to present the transformational learning theory. Mezirow addressed transformative learning as a “constructivist” approach, which is defined as “an approach which maintains that the way learners interpret and reinterpret their sense experience is fundamental to producing meaning and, consequently, learning" (cited in Zodpey & Sharma, 2014). Learners who engage in transformative learning have a lower tendency to judge potential challenges, are more self-aware, cultivate inclusive thinking, and are more receptive to conflict. In addition, transformative education explores the meaning and perspective of adult education (Zodpey & Sharma, 2014). Learners must actively engage complexity into the learning process if their knowledge is to lead in a radical shift in perspective and attitude. This is an essential component of transformative learning (Smith-Miller & Thompson, 2013). This approach enables the learner to shift their perspective and examine their own beliefs and assumptions, resulting in a deeper learning experience (Moore, 2005).

Transformative pedagogy is an essential component that must be incorporated into educational and training institutions to facilitate the advancement of educational policies pertaining to the training of healthcare professionals. Transformative teaching can be used to improve the quality of healthcare service delivery (Fawaz et al., 2018). Through transformative teaching, learners can be transformed from knowledgeable professionals into competent professionals (Darling-Hammond et al., 2020). These competent professionals can perform the duties required to meet the health needs of the individual or population, can collaborate in teams to deliver healthcare, can learn together, and can provide leadership for improved healthcare service delivery.

In order to respond to the ever-changing healthcare needs of societies, healthcare professionals require continuous professional development and in-service training (WHO, 2013). An online learning environment can also be a good platform for applying transformative learning theory since it provides a more flexible, organised, and open learning space than a face-to-face setting (Zodpey & Sharma, 2014). To provide optimal patient care, nurses and other healthcare professionals must adapt to the ever-changing nature of healthcare delivery and nursing practice. As learners are exposed to innovative learning experiences, Mezirow's Transformative Learning Theory enables nurses to develop an attitude for change and become adaptable to fluctuating conditions (Mezirow, 2003). This approach to learning is advantageous to transformative learners because it fosters critical thinking, an essential skill in nursing and other healthcare professions. Critical thinking is the active analysis and synthesis of knowledge that results in an action plan (Papathanasiou et al., 2014).

The scoping review conducted by Rojo et al. (2022) revealed that one of the key aspects of transformative learning is the emphasis on critical reflection and critical thinking. In nursing education, this means encouraging nurses to reflect on their own experiences and beliefs, and to question the assumptions and perspectives that guide their actions. Through this process, nurses can gain a deeper understanding of themselves and the healthcare system and develop the critical thinking skills they need to provide safe and effective care to patients. In 2020, Tsimane and Downing (2020) conducted a study to analyze transformative learning in nursing education. According to findings, transformative learning was used to describe a model for facilitating transformative learning in nursing education. The researchers noted that the outcomes of transformative learning include becoming a practitioner, changing one's perception, increasing one's ability to compete in a global market and establishing social justice for all.

Generally, these are the most important aspects to take from the discussion regarding transformative learning in nursing education. As part of a learner-centered approach, learners actively engage in the learning process through critical reflection and discussion. During the learning process, learners are also encouraged to challenge assumptions and expectations in order to acquire a deep level of comprehension. In addition, transformative learning supports the development of professional competence and the confidence to assume new roles in various work settings.

**4. MASSIVE OPEN ONLINE COURSES (MOOC) AND TRANSFORMATIVE LEARNING**

MOOCs and Transformative Learning in Nursing Education MOOCs offer opportunities for transformative learning in nursing education. MOOCs provide access to diverse perspectives, experts, and experiences from different parts of the world. Learners can engage with experts and peers from different backgrounds, cultures, and experiences, leading to a broader understanding of nursing practices and health care systems (Anderson & Dron, 2011). MOOCs can also promote critical thinking and self-reflection. Learners can engage in online discussions, peer review, and reflection activities, promoting critical thinking and self-reflection. MOOCs provide an opportunity for learners to engage in meaningful dialogue and reflection, leading to a deeper understanding of nursing concepts and practices (Liyanagunawardena & Williams, 2014). Learners can access course materials and resources at any time, enabling them to learn at their own pace and convenience. MOOCs provide an opportunity for learners to continue learning and develop their nursing knowledge and skills throughout their career (Cooper et al., 2017).

The MOOC courses contribute to a more comprehensive understanding of the role that transformative education plays in the nursing profession. Learners are actively engaged in the learning process through critical reflection and discussion to investigate assumptions and expectations as part of transformative learning, which is a learner-centred learning process (Tsimane & Downing, 2020). Participation in a meaningful, interactive, integrative, and democratic knowledge construction process is required during the phases of transformative learning. Meaningful learning means learning with a purpose, allowing learners to grasp more meaning from the world around them. It also encourages learners to learn from their experiences and feelings and share them with others (Dreifuerst, 2015). Learners will be able to achieve meaningful learning because they will be presented with opportunities to engage in online learning experiences when they participate in MOOC courses. They also can discuss those experiences with other colleges while taking the course. Learners actively participate in conversations, reasoning, and discussion with the transformative learning material to construct meaning through interactive learning, which is a dynamic and real-world approach to the learning process. Integrative learning is the process of learning by making connections, it brings different disciplines together in a comprehensive ways and allows the learners to develop a meaningful understanding of a topic (Tsimane & Downing, 2020).

MOOC courses are usually designed to encourage interaction among learners with different learning contents and activities, such as quizzes and discussions based on scenarios. In addition, learners can connect, discuss, and share their understanding of what they have learned. Learners are encouraged to develop liberated and responsible attitudes through participation in a learning process known as the democratic construction of knowledge. This process is founded on equal opportunity, shared experience, flexibility, responsibility, and learner autonomy (Tsimane & Downing, 2020). Because the learning materials can be accessed multiple times without being limited by time or space, provided learners with equitable and flexible learning and a sense of autonomy. This was one of the factors that contributed significantly to the participants' overall perception of learner autonomy. Learners have the option of reading a variety of learning resources or watching lecture videos whenever and wherever is most convenient for them. Learners can select the content they wish to study in a MOOC based on their individual requirements. Learners cannot be successful in self-directed learning without the freedom and choice to make their own decisions (Lan & Hew, 2020).

In general, Massive Open Online Courses (MOOCs) have been found to have the potential to facilitate transformative learning, which involves a significant shift in a person's understanding of themselves, their world, and their place in it. MOOCs can provide opportunities for learners to engage in critical reflection, connect with diverse perspectives, and challenge their existing beliefs and assumptions, leading to transformative learning experiences.

## 5. CONCLUSION

To sum up, Massive Open Online Courses (MOOCs) have the potential to improve transformative learning in nursing education by providing students with access to a variety of educational resources and by encouraging collaboration and self-directed learning. However, limitations of MOOCs must be addressed, including limited access for learners with limited technological resources and an absence of personal interaction and feedback. Moreover, the implementation of MOOCs in nursing education necessitates careful consideration of factors such as technological infrastructure, instructional design, and learner support mechanisms. Educators in the field of nursing can use MOOCs to design engaging and interactive learning environments that challenge students' presumptions and foster critical thinking. By incorporating MOOCs into their curricula, nursing institutions can offer students a flexible and accessible learning environment that prepares them for the rapidly evolving healthcare environment.

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# Teaching Performance and Motivation: What Incentives Truly Matter?

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**ABSTRACT**

Over the past decade many concerns have come to light in regard to teaching performance and motivation as two key concepts that are closely interlinked. Most universities in the Arabian Gulf have English language instructors that native or come from various countries and have diverse educational backgrounds, experiences, cultures, and teaching knowledge. Yet, they all have to achieve their teaching requirements in an Arab country and teach students that are mostly Arabs from the GCC. They are required to aid these learners and endorse them into becoming competent English language users. In action, this is not an easy task, and there are daily challenges that need to be dealt with. Therefore, motivation is a crucial drive that aids this challenging teaching process. This study aims to investigate various TESOL teachers' motivational needs and how they influence their teaching performance.

**Keywords:** teaching performance, motivation, incentives, higher education.

## 1. INTRODUCTION

In this study I investigate motivational theories and their relation to teaching performance in a medical context. This paper aims to contribute on promoting research in the GCC on motivation and teaching performance in a medical context as this is a very weak area in the field of educational research in the Arabian Gulf. Additionally, this paper also investigates the subject of teaching performance and motivation to provide a clearer insight on teacher's motivational needs. Performance and teaching are both affected by motivation and two common theories that emphasize this linkage are Maslow's theory on hierarchy and the theory of behavior by Hertzberg. Hence, these two theories will be adopted in this paper as theoretical approaches. One of the more recent techniques used in the field of performance motivation is the use of incentives to increase motivation amongst university teachers. This is a more recent notion applied in some GCC universities as opposed to western universities that have been using this technique a long time ago and have also developed some incentive programs for teachers working in higher education. Therefore, not many studies have been conducted in this part of the world to investigate how incentives work and which ones work better to enhance English language teacher's teaching performance in universities in the GCC. There are several objectives that will be examined in this study:

1) Which incentives do English Language instructors prefer?
2) What are the motivational factors that influence teachers' teaching performance?
3) Do years of experience affect what incentives teachers need?

English language instructors like all people, attempt to achieve their responsibilities and comprehend the importance of instruction even when dealing with teaching challenges.

Motivation is the key element for all people to achieve their utmost. The drive to do more than what is required depends on many motivational factors. In this paper it is hoped that a link is revealed between the effects of incentives on teacher performance in a medical context. It is anticipated in this qualitative study to develop useful data to help improve teaching performance in medical universities in the Kingdom of Bahrain and other countries.

## 2. METHODOLOGY

This study aimed at expanding the understanding of the impact incentives may have in an academic organization on teachers' performance. The methodology used in this study was the qualitative method, as it is seemed to best fit the sole purpose of the study. This phenomenological approach was used to gather the perceptions of the teachers and their experiences in concordance to incentives. Phenomenology is one of the most popular qualitative research designs that many scholars in the field of education encourage. The main concept behind this approach is to observe people going through various experiences and then descriptively stating what the researcher interprets from observing these changes. As stated in (Pdilla-Diaz, M., 2015, pg. 103), "The role of the phenomenological investigator or researcher is to 'construct' the studied object according to its own manifestations, structures, and components." Normally for this approach the sample size should be considerably small, and the primary researcher should be an active participant in their lives. Therefore, this approach was adopted in this study as the researcher worked with the participants in the same unit and was able to directly observe their experiences.To gather information from the participants, an email was sent out by the researcher to the participants asking them whether they would like to partake in this study. This was done after gaining ethical approval from the university where this study took place, RCSI Bahrain. Five out of six agreed to participate and then were asked when a suitable time would be to meet. All questions were sent to the participants beforehand to help clarify any queries or uncertainties that the participants could have had. A consent form was also given to them on the day of the focus group meeting which clearly stated that all information was going to be used for research purposes only and their identities would be kept anonymous. One focus group session was conducted where many ideas and observations were made and then analyzed to form the basis of this research. In addition to the focus group, literature review was conducted and evaluated in relation to the data collected from the focus group. Several ideologies and perceptions regarding the effect of incentives on teachers' performance were assessed to support the overall outcome of this study. Significant motivational theories were evaluated to reveal the importance of incentives and how certain incentives influence teacher performance. The sample of teachers that were selected were all from the same medical university the researcher worked in and from the same unit.  They all are English language instructors but come from various backgrounds, experiences and have different qualification levels. The identities of the participants were kept anonymous to ensure work safety and due to ethical considerations of confidentiality breaching. The organization in which this study had taken place in gave ethical approval to the primary researcher but insisted that the researcher ensures the safety of the participants by applying anonymity, therefore no names were revealed and all data that was collected was kept with the researcher only and no members in this study have been harmed in any manner. The results of the study were based on observations and interviews conducted with teachers in the university. All data collected was illustrated descriptively as this is a qualitative phenomenological study. The narration was based on observations that were made throughout this study and transcription was used to elucidate the data that was collected from the focus group interview. Coding was used to ensure the participants anonymity.

## 3. LITERATURE REVIEW

A common approach used to examine teacher quality and performance is called 'the total teacher effect'. This approach is a good way of measuring the effectiveness of teachers based on the concept that,' a good teacher would be one who consistently obtains high learning growth from students.' This approach does not look at any characteristics, it gives a benchmark for the importance of teacher quality in a general light on students. In other words, teaching quality is how a teacher performs at any time with any amount of learner. If a teacher has qualities and standards for teaching, they will not be lowered in any situation. This brings us to the point of standards. If a teacher is good, they will be able to perform well no matter what the circumstances are. Recently studies have shown that a teacher's performance is reflected to a certain degree on how students achieve, and that teacher's performance has declined in comparison to the past years. According to (Leigh's study, p 2), 'one way that teacher quality might be improved is by altering the pay structure within the teaching profession.' Yet, existing studies don't reveal a direct link between salaries and teacher quality. In another study by (Juerges, Richler and Schneider 2004, p 1) it was pointed out that there is a consensus that student's achievement can be increased is teacher performance is teacher performance is increased. It is also stated that one way to create incentives for teacher's performance is related to pay. Another notion stated is related to rewarding teachers not through money but recognition among colleagues and students. Another issue stated by (Ballou and Podgursky 1997) claims, 'The decline in the relative earnings of teachers has likely led to a fall in average teacher quality over this period, though the shorter-term implications of change in relative earnings is less clear cute.' This means that's it is expected that if a decline occurs in a teacher's salary than that would lead to a decline in teacher performance and quality. In a study conducted by (Hanushek and Rivkin 2004, p9) it is said that: 'a more complex and realistic framework in which the skill set of teachers differs from that of other professionals suggests the possibility of a more muted response to the salary changes.' This statement means that teaching performance is not only affected by salary raises, but also a combination of skills assessed.

## 4. FINDINGS OF FOCUS GROUP

This study was done to reveal the relationship between incentives and teacher's performance. In this research study the intervention used was a focus group that was composed of 7 English language instructors. Most of the instructors believed that incentives, such as money and financial rewards, were important to them and would motivate them to work harder. Other aspects that affected their performance were related to appreciation and recognition. In addition to having the opportunity and time to develop professionally seemed to be very important to them on a personal rather than an institutional level. Work satisfaction, as important as it may be, was not shown by all the instructors in the unit. Some felt under-graded and unappreciated most of the times. Some of the responses seemed to reveal unfairness and inequality amongst members of the unit and the way they are treated by management. When asked about the most important influence on their performance the responses circled around the element of money then recognition. Money is an important element, but it seems to come hand in hand with recognition. Having in mind that all the ESL instructors that were interviewed, coincidently happen to be female, there are no male ESL instructors in this university. This brings about the question of whether gender needs affect performance in the same work field or not? That is another matter that can be examined closely in a future research paper. Another interesting revelation was that none of the instructors complained or said anything about the work environment or resources. This reveals that the major factors that influence performance are internal factors not eternal in this setting and research. The research revealed that the instructors were satisfied with the university campus and resources and generally were happy to be working there. They enjoyed working as a team and felt that they all worked well with each other. Unfortunately, this was not the same when it came to financial satisfaction, they all seemed to feel underpaid for work they performed, and they believed that having financial rewards would improve their quality and performance altogether.

## 5. MOTIVATION THEORIES AND MODELS

Motivation matters because there is a great amount of research that shows that if people are satisfied at work, they are going to perform at their best. Since instructors are employed to teach and provide an educational service that will reflect on the institution or organization's reputation, then motivation does matter. Motivation will affect both quality of work and job performance. "Managers must act not just to ensure that people perform well, but to ensure they do so consistently and reliably," (Stevens. N, Kay. F & Guinness 2005, p93). Motivation is not an easy concept to define with a simple sentence or with one definition because there are many elements related to motivation. As implied by (R. William and H. Michael 1984, p157), "Motivation is a hypothetical construct that has traditionally been used to describe and explain differences in intensity and direction of behavior. It is the state that results from a combination of individual needs and desires with the stimulus properties of the situation." Each person may have various needs and desires that when attained or given may lead that person to perform better or to put more effort into their work. This concept will be discussed further in this section in relation to models of motivation and Maslow's theory of needs. As R. William and H. Michael's research implied, increasing incentives may improve the number of tasks one may perform, in addition to their interest in performing. According to another study conducted by (J. Timothy and I. Remus 2002, p798) it is implied that the three most investigated theories in motivation related to performance are the goal setting theory, the expectancy theory, and the self-efficacy theory. They also imply that all these theories have a great impact on the notion of staff performance and for this reason it has been essential to examine all these in this research study. According to Locke's goal setting theory, to be able to get the most out of any person, it is important to set goals. In most management meetings and organizations nowadays, it is popular to use the concept of SMART, which stands for specific, measurable, attainable, relevant, and time-bounded goals. In other words, when setting goals, the goals that are set must reflect the SMART ideology for them to be motivational and successful. Locke's inspirational study revealed that performance can develop only if goals are set accurately and that the goals are achievable. Clarity, challenge, commitment, feedback, and task difficulty must be considered before setting goals. It is also crucial to set goals that truly motivate employees not only set random goals that are not relevant. They must have value to the employee so that they work hard and excel in their performance. The other theory of performance that was explored in this study was developed by Vroom, Vroom's expectancy theory. This theory is based on employee's beliefs and internal expectations. Vroom claims that there are three main forces that are combined to motivate and improve performance. Firstly, we must consider the term 'valence' which refers to value one has for any outcome. Secondly, we have the term 'expectancy' which refers to the confidence and trust of a person in attaining or completing any given task and the belief that from this achievement valence can be achieved. The third factor is 'instrumentality' which refers to the belief that what one desires can truly be attained. All of these are combined to create an internal force or drive that motivates an employee to perform, and this affects their level of performance. The third popular theory that is also known to ascribe to employee performance is the self-efficacy theory. This theory is based on the notion that if a person believes they can reach a certain goal, then this strong belief will show in their performance. One needs to believe and have faith that they have what it takes to succeed and have learnt from past mistakes, then this will lead to an increase in their performance. This belief is either achieved from model influences, such as finding a role model and trying to be like them, from past experiences or from setbacks. Not getting everything in life easily is also a factor that may motivate an employee to perform and strive harder to attain his goals. From the above theories it is quite clear that people rely on their emotional states when judging their abilities and may increase or decrease their performance levels based on their emotional state. Therefore, a physiological indicator of efficacy does affect a person's daily performance and achievement. According to (Kreitner 1995, p187) motivation is the psychological process that gives behaviour purpose and direction. Teachers are affected and motivated by a variety of factors. Since there are two types of motivation; intrinsic and extrinsic, we need to comprehend the differences between the two. Intrinsic motivation is motivation of an individual from within, such as what Vroom stated in his theory. Extrinsic motivation is motivation from the outside or the environment around an individual such as rewards, bonuses, or benefits. Therefore, since motivation may be influenced through many various elements, it is logical to say that an individual's performance is not affected through one medium, but a combination of things and these need to be comprehended in order to motivate employees to do their best at all times. One of the main theories of motivation that is the underpinning theoretical approach of this study is Maslow's theory. His theory is based on a needs model that is used when looking at employees' performance in any organization. Maslow came up with the hierarchy model that reflects the theory of individual needs. Maslow claims that within any organization there are certain needs that must be attained. Therefore, organizations and managers must comprehend what these needs are for them to motivate their employees. There are five elements involved in this model: psychological needs, safety and security needs, social needs, esteem needs and self-actualization needs. According to Maslow's hierarchy model, most employees want their needs attained. The organization can help attain these needs such as incentives or time to develop professionally, through proper management. This model also states that individuals always strive for the best and have an urge to improve themselves and their lives, therefore, if an organization supports these required needs employee performance will gradually increase. There are several psychological issues that are closely related to workplace values and attitudes. These issues are useful tools to be observed and analyzed, especially when looking at performance and incentives. Many motivational theories have revealed the impact of an individual's psyche on their performance and work attitude. Some of these concepts or theories have been examined in the past by many researchers and simple implications of these theories have been stated in this study. Moreover, there are two constituents that need to be looked at closely; these are extrinsic and intrinsic motivation factors and their effect on performance according to Hertzberg's notion on behavioural motivation. This is the second underpinning approach for this study as this theory is a basis to various theirs and approaches in the field of performance and motivation. According to Hertzberg, since intrinsic motivation factors are features that are comprised within an individual that drive the individual to perform, therefore extrinsic motivation factors are factors that surround the individual and influence their drive to perform. They are external factors, not internal factors, such as the environment an individual works in or the setting they are in (ex: classroom). The size of the environment does not really matter, the number of factors and the degree of influence they have on an individual's performance level is what we are examining here. In a recent study conducted by (Donna-Louise McGrath, 2012) the value and impact if these two motivational orientations were claimed to be valuable factors that either encourage teachers to reveal their skills and attain their personal interests or solely reveal their interest in personal affairs or making money to increase their financial status, in addition to gaining power so that they can influence others. Donna states that Vansteenkiste et al, 2007, claimed that 'An intrinsic orientation is seen as indicative of a desire to actualize, whereas an extrinsic orientation is more focused on external indicators of self-worth such as social approval.' An example of this was revealed in the study conducted by Donna where it was implied that most teachers valued work recognition, which is an extrinsic and intrinsic motivational factor; therefore, this finding divulges that there are aspects that may co-exist together as internal and external factors and that they together influence an individual's performance.

## 6. DATA ANALYSIS AND RESULTS

The focus group and observational analysis in this study was used to determine whether teacher's performance may be enhanced through various incentives in the workplace. Many theoretical and motivational approaches were analysed and evaluated to attribute to the results of this research study. The descriptive analysis showed a significant relationship between the use of incentives in an educational organization and its impact on English language teacher's performance in the workplace. Several attributes related to performance, satisfaction and motivation were evaluated. Of the various variables evaluated, professional development and job satisfaction were mostly emphasized by the participants and the impact of motivation; both intrinsic and extrinsic were seen to be of value to enhancing teacher's performance. The conflicting results of studies related to performance in educational organizations. Were examined and revealed to be different in perception but similar in the need for incentives. The major argument was related to the constructive planning and fair application of incentive systems but not in the need of incentives in educational organizations. In addition to this, the outcomes of incentives were analyzed and perceived to vary in effect due to each organizations individual's needs. This study agreed with several past studies regarding the importance of enhancing specific incentive systems to attain the needs of teachers in individual organizations. This is due to the verity that individual teachers in particular educational organizations may require numerous varied incentives to enhance their teaching performance. The results of this study also refer to the significance and impact of psychological requirements, in addition to social requirements of teachers within a certain organization. In relation to how these requirements need to be met for teaching performance to increase. Another issue that was revealed in this study is related to teachers' dissatisfaction with the organization's incentives. A general feeling of lack of motivation and lack of recognition is shared among the participants in this study. The teachers felt that they were not appreciated for their hard work and were overworked, therefore, had no time or opportunity to focus on their personal requirements or professional development. The study showed magnitude for financial incentives and rewards, but greater demand was claimed towards professional development. This is due to their work status as university lecturers, in addition to the need to enhance their knowledge and educational qualifications as university lecturers. Another valuable notion is that teachers working in the Kingdom of Bahrain shared common needs with other teachers in various countries and educational organizations. The findings of this study are specific to one individual university in the Kingdom of Bahrain but can be further researched by widening the scales and examining other teachers working in higher education organizations in the Kingdom of Bahrain. This study is a useful platform for future researchers to adopt and expand on. Below are tables that demonstrate the results for each question that was asked during the focus group interview where five members out of the seven were interviewed due to time and availability.

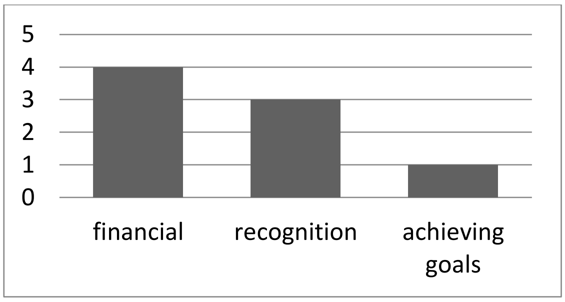


**Figure 1. Q1**

In the first figure, Figure 1, we can see that the seven members mostly agreed that as cademics, financial incentives were very important and motivated them the most. After that came recognition in the workplace but the organization or the manager.

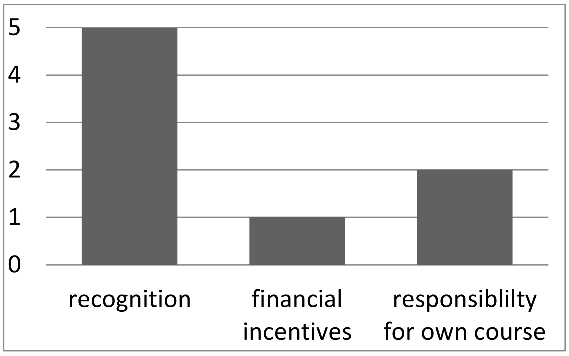


**Figure 2. Q2**

In this figure, Figure 2, all seven interviewees stated that recognition is the only incentive that affected them positively. They revealed great value and need for it and believe that this changes their performance and psyche in the workplace. It is necessary to state that this is the second time recognition is emphasised. This time it was much more important in comparison to finance.

## 7. CONCLUSION AND RECOMMENDATIONS

The outcomes of this research study suggest that incentives are important and do impact teachers' performance. In addition to this, not all incentives provided in educational organizations are always relevant to the teachers working in that organization. The outcomes reveal that each organization is required to produce a relevant incentive system based on the needs and requirements of the teachers in their organization. There was also evidence from past research that implied work environment influences teacher's performance just as incentives do. If a teacher does not feel respected, appreciated, valued and comfortable in the organization they are working in, then incentives will not influence their sense of dissatisfaction or lack of motivation. Most research states that qualified TESOL instructors expect adequate workload, fair treatment, and modest pay. If they are overworked and underpaid, then performance will gradually subside. Research stresses the importance of professional development opportunities, which is also the case in this research study. The outcomes of this study and several past studies that have been evaluated reveal that experienced instructors seek the opportunity to develop and enhance their teaching abilities by developing their knowledge and qualifications. Moreover, incentive systems in the Kingdom of Bahrain need to be investigated closely and analyzed to assess whether they are suitable in enhancing teachers' performance in higher education. It is also crucial to investigate alternative higher-level organizations and institutions to provide better understanding of the impact of incentives on teacher's performance in the Kingdom of Bahrain.

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# Learning Styles and Listening Skills Performance: An Investigation among Diploma Engineering Students Using Computer-Based Testing

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**ABSTRACT**

Listening skills play a vital role in ensuring effective communication. To acquire listening skills, second and/or foreign language students may apply several learning styles during the process of acquisition. With the sudden shift to blended learning, students who are more practical and technical tend to be more passive during online learning. For subjects like English, especially the acquisition of listening skills, it could potentially be a problem for this particular group of students who would have to learn it remotely. To ensure that these students are still able to acquire listening skill, and to gauge their performance, is through the implementation of a computer-based testing. Therefore, this study is carried out to find the differences in diploma in engineering students' learning styles and listening skills performance through such testing method. 400 students from the College of Engineering, Universiti Teknologi MARA (UiTM), were randomly selected as the respondents for this study. Analysed using SPSS Version 27, the gathered data were analysed in the form of descriptive and inferential statistics. The findings showed that there was a statistically significant difference between scores of Tests 1 and 2 and scores of Tests 1, 2 and 3. The findings also showed that there was no significant difference in the scores of the tests among the students from the aspect of gender. It can be concluded that the integration of technology and the students' preferred learning styles would have an influence on the students' academic performance.

**Keywords:** Learning styles, listening skills performance, computer-based testing, engineering students

## INTRODUCTION

The objective of learning English is driven by the increasing demand for global communication (Arsyad & Villia, 2022). It is undeniable that English, as an international language, plays a crucial role in enhancing trade, commerce, job opportunities, access to higher education, and information (Ivanova et al., 2020). As such, having effective communication, both nationally and internationally, is one of the key purposes of learning English (Basilotta-Gómez-Pablos et al. 2022). In a typical English language learning environment, it is viewed as a skill-based subject, and the effectiveness of communication relies on an individual's proficiency in utilising these skills (Ali, 2020). The four core skills of the English language are: i) listening, ii) speaking, iii) reading, and iv) writing, and among the four fundamental communication skills, the listening skill is almost always recognised as the most significant role in an effective communication. Despite being a vital component in communication, it is frequently depicted as a challenging activity for second and foreign language learners (Emerick, 2019) which could be attributed to the lack of emphasis on listening skills as instructors and learners tend to prioritise grammar, reading, and vocabulary development instead (Gilakjani & Ahmadi, 2011; Abdullah Alharbi & Mohammed Hassan Al-Ahdal, 2022). These challenges usually stem from many factors including short and temporary auditory inputs, the content of the listening materials, learners' anxiety and abilities, first language interference, learning environment (Celik et al., 2014; Zhang & Shen, 2023), and the complex nature of speech comprehension (Teo et al., 2022).

In the current educational landscape, as a result of the global pandemic of COVID-19, the shift from the traditional method of learning to blended learning, has proven to be essential in ensuring that learning could still take place successfully (Yusof et al., 2022). Blended learning is facilitated through the Internet, which serves as a medium for delivering instructional content and facilitating interactive learning experiences (Shahzad et al., 2021). Learners now are exposed to new learning environments such as blended learning and open distance learning that offer many advantages over traditional learning such as having the freedom to study at their own pace and convenience (Greenhow & Galvin, 2020); allowing them to tailor their learning experience to their individual needs (Krishnapatria, 2020). This flexibility enables learners to manage their time and create their own personalised learning environment (Ergün & Adıbatmaz, 2020). However, due to the significant changes in the educational landscape, one potential problem that could arise is the students' ability to adapt their usual learning styles to suit the changes that are taking place (Schendel et al, 2020). This could be challenging for the students because there are interactions between different learning styles and genders, which could affect their academic performance (Andrawan et al., 2019). In the case of engineering students, their learning style is predominantly geared towards acquiring practical skills, resulting in a more passive approach to online learning. Park et al. (2020) found that these students prefer hands-on, experiential learning methods over online environments. Therefore, engineering students may struggle to engage with an online learning environment, hence could result in decreased classroom engagement and academic performance (Kofoed et al. 2021).

Thus, to cope with the changes that occurred due to the global pandemic, the Akademi Pengajian Bahasa (APB), Universiti Teknologi MARA (UiTM), a public university in Malaysia, introduced computer-based language tests (CBLT) for an English course to assess reading and listening skills. APB is a language academy that focuses on the teaching of language and communication of a variety of languages, e.g., English, Japanese, Korean, Italian, and Bahasa Malaysia. As such, for APB to introduce CBLT as a suitable initiative for the new learning environment, as it replaces traditional tests with an online format that allows students to take tests remotely at their convenience, is of a great advantage for both students and lecturers in the particular English course. However, it is important to realise that learners may have their own preferences and abilities regarding their learning approaches (Darwish et al. 2021). Thus, the objective of this research is to employ CBLT as a means to examine the significant differences in scores between engineering students of different programs and to identify the significant difference in scores between male and female engineering students.

To achieve the objective of this study, it is guided by the following research questions: i) Are there significant differences in scores among engineering students from various programmes (Test 1, Tests 1 and 2 and Tests 1, 2 and 3)?, and ii) Are there significant differences between male and female engineering students' scores (Test 1, Tests 1 and 2 and Tests 1, 2 and 3)?

## 2. LITERATURE REVIEW

### 2.1 Listening Skills in English as a Second Language (ESL) Classroom

Listening skill is one of the four core skills to be mastered by foreign and second language students when learning the English language. According to Barkiah et al. (2022), there were many strategies used by students to acquire better listening comprehension such as by using repetition and note-taking strategies. It is also an important skill for communication because listening comprehension can develop students' concentration, focus and memory (Gilakjani, 2016), note-taking skills (Ngwoke et al., 2022) and at the same time, mastering listening skills could help to improve reading, writing and speaking skills too (Yavuz & Celik, 2017; Ho, 2022), which is a clear indication that students need to enhance their listening skills. To improve and enhance students' listening skills, there are many approaches that educators can use and employ in the classroom. Coskun and Uzunyol-Köprü (2021) stated that educators needed to provide a conducive learning environment and suitable materials for the lessons. This is probably necessary because different students would have different learning styles and strategies. According to Nguyen (2022), male and female students also differ in terms of their listening skills as male students were considered more attentive compared to female students. This is maybe due to different metacognitive strategies (e.g. problem-solving strategies, person-knowledge strategies) used during listening classes/lessons. Other than that, authentic materials or contexts during listening comprehension classes/lessons can be utilised (Sánchez et al., 2023; Sulaiman et al., 2017) as students can relate the content with their schemata. This could help students to excel and perform in their listening tests. Karjo et al. (2022) stated that students performed better when their instructors used video listening tests (from YouTube) compared to students who used audio listening tests. This is probably because when students receive inputs from both auditory and visual, it helps them to have better comprehension. Modarresi and Jalilzadeh (2020) mentioned that students who were in Internet-based assessment outperformed those who were in paper-based assessment. There were significant differences in the scores obtained by both groups of students. This happened maybe because the students were given treatment or intervention before the assessments were conducted. In terms of male and female students' performance in listening tests with the assistance of technology, it was found that there was no significant difference (Zahoor-ul-Haq et al., 2020). This is probably because both male and female students were exposed with the same activities and materials in the classroom. The previous studies show that the integration of technology in the listening classes/lessons can assist educators/instructors to enhance students' listening performance.

### 2.2. Student Learning Style in Learning Listening Skills

There are many learning styles employed by foreign and second language students when learning the English language. Silitonga et al. (2020) stated that there were three learning styles preferred by students in learning the English language, specifically listening skills, and they were visual, auditory and kinaesthetic learning styles (Banafi, 2023; Wulandari et al., 2019). Among these three learning styles, the most dominant learning style used by students would be auditory learning style (Wulandari et al., 2019). This is maybe due to activities that the students were doing that required them to use their auditory learning style. There were also students who preferred to have one learning style or a combination of learning styles but they preferred to employ one learning style only and kinaesthetic learning styles were the most preferred by students in learning the English language (Rafiq et al., 2023). This learning style is suitable and appropriate to be utilised by students as it requires them to interact and communicate with others and educators/instructors need to consider it to make the learning process become more engaging. In terms of different learning styles between male and female students, female students have higher emotion and motivation in utilising their learning style during the learning process (Huang, 2023). This means female students were more focused when learning the English language. Natsir et al. (2016) found out that the most utilised learning style by male students was visual while female students mostly utilised auditory learning style. This shows that male and female students have different preferences in terms of their learning style. According to Rasdi and Rusdi (2023), during online distance learning (ODL), a majority of students preferred to employ visual learning style, followed by kinaesthetic read/write, and aural learning styles. They also discovered that both male and female students preferred visual learning style while the least preferred learning style by male students was read/write and by female students was aural learning style. Thus, this study would like to investigate students' performances between male and female students in terms of their listening skills by incorporating technology when conducting the listening tests.

## 3. METHODOLOGY

This research employed a quantitative approach to obtain the data. This approach fits the objectives of the research which are: i) to investigate the significant differences in engineering students' Test 1, Tests 1 and 2 and Tests 1, 2 and 3 scores, and ii) to investigate the significant difference between male and female students' scores of Test 1, Tests 1 and 2 and Tests 1, 2 and 3. This approach and research design are suitable to elicit responses from a large-scale population and useful for measuring current attitudes, beliefs, opinions or practices (Creswell 2008; Goodwin, 2005). The research procedures for this research were, firstly, participants were asked their consent to be part of this research. After getting the consent, the data (the scores of Test 1, 2, and 3) were obtained from the system. Then, the data were analysed using SPSS v27. The analyses were reported using descriptive and inferential statistics which were presented in tables.

The population for this research is the first semester Diploma students who enrolled for a listening English course designed for first semester students from a local university and there were a total of 4600 students. They were required to sit for CBLT as part of their course assessments. From 4600 respondents, the sample size for this research was 400 with 95% confidence interval and 1.0% margin of error (Krejcie & Morgan, 1970). The participants were selected randomly using a randomisation formula in Microsoft Excel. The participants were among engineering students who were from the College of Engineering. This college consisted of four schools and they are School of Chemical Engineering (EH), School of Civil Engineering (EC), School of Electrical Engineering (EE), and School of Mechanical Engineering (EM).

The demographic details of the respondents were collected using an interface where they were required to fill in before accessing the test. The scores of each test were obtained and extracted directly from the system before they were analysed using Statistical Package for the Social Sciences (SPSS v27). The data were reported in the form of descriptive (mean and standard deviation) and inferential statistics (ANOVA). The data were illustrated and presented in tables.

## 4. RESULTS & DISCUSSION

**Table 1: Oneway – ANOVA**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Average Score of Test 1 and 2 | Between Groups | 55.09 | 3 | 18.36 | 4.224 | .006 |
| | Within Groups | 1721.36 | 396 | 4.35 | | |
| | Total | 1776.44 | 399 | | | |
| Average Score of Test 1, 2, and 3 | Between Groups | 36.95 | 3 | 12.31 | 4.568 | .004 |
| | Within Groups | 1067.88 | 396 | 2.70 | | |
| | Total | 1104.83 | 399 | | | |

The results showed that there were statistically significant mean differences between the programmes and Average Score of Tests 1 and 2 and Average Score of Tests 1, 2, and 3 as determined by one-way ANOVA $f(3, 396) = 4.224$, $p < 0.05$; $f(3, 396) = 4.568$, $p < 0.05$. However, there was no statistically significant mean difference between the programmes and Average Score of Test 1.

**Table 2: Post Hoc Tests (Multiple Comparisons) - Tukey HSD**

| Dependent Variable | (I) Programme | (J) Programme | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval Lower Bound | 95% Confidence Interval Upper Bound |
|---|---|---|---|---|---|---|---|
| Average Score of Test 1 and 2 | EM | EC | -.18500 | .29485 | .923 | -.9457 | .5757 |
| | | EH | -.98500* | .29485 | .005 | -1.7457 | -.2243 |
| | | EE | -.45000 | .29485 | .423 | -1.2107 | .3107 |
| | EC | EH | -.80000* | .29485 | .035 | -1.5607 | -.0393 |
| | | EE | -.26500 | .29485 | .805 | -1.0257 | .4957 |
| | EH | EE | .53500 | .29485 | .268 | -.2257 | 1.2957 |

*. The mean difference is significant at the 0.05 level.

Since there were significant mean differences between the programmes and Average Score of Tests 1 and 2 and Average Score of Tests 1, 2, and 3, thus, Tukey HSD post hoc tests were conducted to determine the mean differences further. For the Average Score of Tests 1 and 2, EH scored the highest, compared to EM (MD=.985, p= .005), EC (MD=.800, p= .035) and EE (MD=.535, p= .268). As for the Average Score of Tests 1, 2 and 3, EH scored the highest compared to EM (MD=.844, p=.002), EC (MD=.556, p=.79) and EE (MD=.426, p=.257).

**Table 3: Descriptive Statistics**

| | Gender | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| Average Score of Test 1 | Male | 200 | 14.63 | 2.79 | .197 |
| | Female | 200 | 15.02 | 2.63 | .186 |
| Average Score of Tests 1 and 2 | Male | 200 | 15.39 | 2.12 | .150 |
| | Female | 200 | 15.45 | 2.10 | .148 |
| Average Score of Tests 1, 2 and 3 | Male | 200 | 16.03 | 1.71 | .121 |
| | Female | 200 | 16.03 | 1.62 | .115 |

**Table 4: Independent Samples T-Test**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | |
|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
| Average Score of Test 1 | Equal variances assumed | 1.101 | .295 | -1.421 | 398 | .156 | -.38500 | .27103 |
| | Equal variances not assumed | | | -1.421 | 396.664 | .156 | -.38500 | .27103 |
| Average Score of Tests 1 and 2 | Equal variances assumed | .015 | .904 | -.284 | 398 | .777 | -.06000 | .21125 |
| | Equal variances not assumed | | | -.284 | 397.944 | .777 | -.06000 | .21125 |
| Average Score of Tests 1, 2 and 3 | Equal variances assumed | .645 | .422 | .000 | 398 | 1.000 | .00000 | .16661 |
| | Equal variances not assumed | | | .000 | 396.863 | 1.000 | .00000 | .16661 |

From the independent t-test conducted, there were no statistically significant mean differences between gender and Average Score of Test 1, Average Score of Tests 1, and 2 and Average Tests Score 1, 2 and 3.

The primary purpose of this study was to examine the students' listening test performance using CBLT. Based on the findings, there is no significant difference between the students' programmes and Average Score of Test 1. This is maybe because this was the first time that the students sat for the test, and it was a new experience on the structure and format of computer based listening tests. The analysis of the test score further showed that there is a significant difference between scores of Tests 1 and 2 and Tests 1, 2 and 3 among the four programmes. This shows that after taking several practices of listening skill, students managed to improve the test scores as they became familiar with the test format and types of questions. The students' listening performances have improved as they are able to recognise the cognitive processing level that they need to concentrate and strategise what can be improved in the future tests (Ahmad & Abidin, 2020). In accordance with the results of Sajjadi & Bagheri (2022), the present study also suggested that the learning styles adopted by the students also had a strong effect on the performance of the students. The students could have planned to improve their listening performance through prior experience gained in Test

1. This confirmed He and Jiang's (2020) view that the effect of test preparation needs to be looked into in relation to experiential qualities, revealing that students' familiarity with the test structure and preparation for listening exams are crucial variables influencing test performance.

On the other hand, the statistical analysis showed that gender differences do not yield a significant difference on students' test scores. The results of this study echoes the previous studies by Zahoor-ul-Haq et al. (2020) where both groups of students showed improvement in their listening performance. This is probably because digital skills have become a necessity rather than luxury, hence both male and female students did not face much difficulty in using technology while taking the test, as suggested by Gaisch and Rammer (2021). This study, however, contradicts the findings of Owolewa (2017), who discovered that female students outperformed male students in listening comprehension. Furthermore, this research finding contrasted with the findings of Assadollahi and Taghizade (2017), who investigated the use of listening self-directed skills and strategies by male and female undergraduate engineering students; they discovered that a majority of female students are not up-to-date on the many learning tools available, and they might not plan their self-study schedule. Nevertheless, this finding is congruent with previous study by Wahyuni et al. (2020), who found a significant relationship between students' ability in answering questions of listening comprehension in tests and gender. The findings of the study further support Ming Foong and Halim (2019) who concluded that there is no significant difference in listening skill level among Engineering and non-Engineering undergraduates. Considering numerous earlier research that provided a comparison and contrast to the current investigation, this study discovered that gender role has no substantial impact towards students' test scores.

## 5. CONCLUSION & RECOMMENDATION

In conclusion, this study utilised a computer-based testing to test diploma engineering students' listening skills performance. The results revealed that there are significant differences in the scores among diploma engineering students from various engineering programs which are between EM and EH and between EC and EH. It also revealed that there is no significant difference between the scores of male and female students. Thus, this confirmed the effectiveness of incorporating technology into the teaching and learning of a second and/or foreign language acquisition. It is recommended that this information is provided to students, as well as academic staff, in the attempt to change students' perceptions and decrease their anxiety when implementing a computer-based testing system. It is suggested that future studies examine the current use of computer-based testing across disciplines, institutions, and countries to understand the successes, the gaps, and the barriers in ensuring that these challenges can be overcome.

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# A Case Study of Period Poverty at Pulau Sebangkat, Semporna, Sabah

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**ABSTRACT**

Period poverty is a global issue impacting women, characterized by limited access to sanitary products, facilities, and menstrual health education. This case study is conducted at Pulau Sebangkat, Sabah, which is a small island lacking in any basic facilities. The study aims to raise awareness, understand challenges, and recommend sustainable solutions for menstrual equity. Undocumented women in Sabah face difficulties due to social, economic, political, and cultural barriers that hinder their access to menstrual products, education, and sanitation. Stigma surrounding periods and a lack of data have worsen the issue. The study aligns with the Sustainable Development Goals (SDGs) which address gender and economic inequalities. These women must be prioritized in healthcare and education services, ensuring access to menstrual hygiene tools, education, sanitation facilities, and waste management. This study aims to achieve objectives such as assessing family planning measures, disposal practices, determining affordability, and exploring guidance for their daughters' first periods. Primary data are collected through home visits to illiterate respondents. The findings revealed that some married female adults do practice family planning. Most respondents are young, menstruating, and have limited access to sanitary pads due to financial constraints. Some faced challenges in buying pads, while others could occasionally do so. Disposal methods included washing and reusing pads or occasional discarding, impacting hygiene and well-being. The study contributes to understanding period poverty and its impact on marginalized females.

**Keywords:** period poverty, undocumented people, females, sanitary pads

## 1. INTRODUCTION

Period poverty is a critical issue that affects women around the world, and it has gained much attention in recent years. Period poverty essentially refers to the lack of access to sanitary products, proper facilities, and menstrual health education which can lead to adverse physical, emotional, and social consequences. While this condition is of a global concern, its impact is often more pronounced in marginalized communities who have socio-economic constrains that worsens with the challenges faced by women and girls during menstruation (Martha, Mortem & Amanda, 2021). According to recent studies, around 500 million people worldwide are affected by period poverty, highlighting the urgency of addressing this issue (Latifah *et al.,* 2022; Tull, 2019). These studies that were conducted across low-, middle-, and high-income countries have revealed that schoolgirls, displaced adolescent girls and women, and women in the workplace face significant menstruation-related challenges. These challenges include menstrual stigma, limited menstrual education, insufficient access to menstrual materials, water and sanitation facilities, proper waste management, and privacy (Rossouw & Ross,2021).

Undocumented women in Sabah, Malaysia are among the most vulnerable groups affected by period poverty, a complex issue that results from various social, economic, political, and cultural barriers to menstrual products, education, and sanitation. These women face particular challenges due to their lack of legal documentation, which hinders their access to healthcare and education services. As refugees, asylum seekers, and stateless persons, they already confront multiple obstacles in accessing basic services, and limited access to menstrual hygiene products and sanitation facilities which in turn intensifies their struggles. The stigma surrounding periods also prevents individuals from discussing the issue, and a lack of data and research on period poverty exacerbates the problem (Michel et al., 2022). Just like other forms of poverty, period poverty can be devastating, affecting individuals' emotional, physical, and mental health. Therefore, more research and engagement are needed to address this pressing issue, especially among undocumented women. This case study examines the issue of period poverty on a remote island located in Semporna, Sabah known as Sebangkat Island. By examining the specific challenges faced by individuals on the island and exploring potential solutions, the study aims to raise awareness and promote dialogue around addressing period poverty in rural or marginalised regions. Through this study, it is hoped that a better understanding of the experiences of those affected can be addressed and sustainable solutions can be recommended to ensure menstrual equity for all.

The Sustainable Development Goals (SDGs) and the human rights framework are closely related to this study. The SDGs aim is o address global challenges, such as poverty, hunger, health, education, gender equality, and environmental sustainability, through a human rights-based approach so that these fundamental rights are fulfilled for all individuals, without discrimination. Period poverty, the lack of access to menstrual products and sanitation facilities, disproportionately affects low-income women and girls, contributing to gender and economic inequalities. Addressing period poverty is a critical step towards achieving SDG 1: No Poverty, SDG 6: Clean Water and Sanitation, and SDG 10: Reduced Inequalities. SDG 1 calls for access to basic resources and services, including menstrual hygiene products and sanitation facilities, for all people, regardless of their economic status. SDG 6 emphasizes the need for access to clean water and sanitation facilities, which are essential for good menstrual hygiene. SDG 10 urges us to reduce inequalities and empower marginalized groups, such as low-income women and girls, to ensure they have equal access to resources and opportunities, including menstrual products and sanitation facilities. Therefore, these three SDGs are aligned with period poverty among undocumented women in Sabah, which needs to be addressed with a human rights-based approach that recognizes their rights to adequate healthcare, education, and freedom from discrimination and exploitation.

To address this issue, policies and programs must be developed that prioritize the inclusion of undocumented women in healthcare and education services, providing them with access to menstrual hygiene tools and education, sanitation facilities, and waste management services. These policies and programs should be tailored to meet the specific needs of undocumented women and should be implemented in a way that ensures their full participation and engagement. In line with this case study on period poverty at Pulau Sebangkat, Semporna, the following objectives have been formulated*; to* assess the measures taken by the female adults in family planning; to identify the type of protection used during menstrual period and the way of sanitary pads (SP) disposal among adult females at pulau Sebangkat, Semporna, Sabah; to identify if the female adults in Pulau Sebangkat can afford to buy SP and to investigate if the respondents guiding their daughters' experience when they have their first monthly period.

## 2. LITERATURE REVIEW

WHO's Partnership for Maternal, Newborn and Child Health has defined period poverty as a *"lack of knowledge of menstruation and an inability to access necessary sanitary materials."* Individuals who lack access to menstrual products have reported resorting to alternative items such as rags, newspapers, toilet paper, cotton wool, leaves, and even children's diapers instead of using regular menstruation items like disposable or reusable pads and tampons. Some have even extended the use of their menstrual products beyond their intended time frame. Unfortunately, using these alternatives can lead to a higher risk of urogenital infections, including urinary tract infections, and bacterial, fungal, and yeast infections (Oladunni *et al.,* 2022) which if left untreated, can lead to sepsis and even death. The issue of female menstruation and period poverty has received attention in recent studies conducted worldwide. This problem is faced by females who cannot afford to purchase regular menstruation items like disposable or reusable pads and tampons, which become a lower priority when they have to choose between basic necessities such as food and heating. Studies carried out in Malaysia have focused on enhancing awareness of menstruation hygiene management, educating female students on menstruation management, investigating period poverty among the urban poor (Latifah *et al.,* 2022), and improving menstrual hygiene management (UNICEF, 2020). However, period poverty among undocumented women has not been extensively discussed due to the marginalized status of this group. While there has been some progress in recognizing period poverty issues, there is still a significant gap in policies and programs that are tailored to the needs of these women. This gap is especially acute in areas with a large population of undocumented people, such as Sabah, where the women lack access to basic services, including healthcare and education.

Addressing the gap in period poverty among undocumented women is crucial. Having no access to menstrual hygiene products, education, and sanitation facilities only amplifies their vulnerability and marginalization, which goes against their basic human rights. By bridging this gap, we can take steps towards promising that all women, regardless of their legal status, have access to basic facilities that can lead to healthy and productive lives. Most undocumented people face a number of challenges and often live in difficult conditions that lack access to basic necessities like clean water, electricity, and healthcare and may be vulnerable to exploitation, abuse, and human trafficking. They work in low-wage jobs in industries such as agriculture, construction, and domestic work and may live in overcrowded and unsanitary housing conditions.

## 3. METHODOLOGY

### 3.1 Demographic

Demographic information includes marital status, education level, husband's occupation, age and number of children. The sampling unit consists of women living on Pulau Sebangkat, Sabah. Due to constraints, purposive sampling, which is a non-probability sampling, is used for data collection. This *technique permits researchers to choose data samples based on their own judgment and thus not all members of the population were selected*. Most respondents are married (66.7%), followed by singles (22.2%) and widows (11.1%). Only 44.4% of them have at least a primary school education level. Since it is an island, the majority of their husbands sustain their livelihoods through fishing (66.7%) and seaweed cultivation. The average respondent's age is 36.11 years old, with the youngest about 20 years old and the oldest 52 years old. The average number of children is 5 children with a maximum of about 8 children.

**Table 1 Demographic profile**

| Profile | Categories | Percent |
|---|---|---|
| Marital status | Single | 22.2 |
| | Married | 66.7 |
| | Widow | 11.1 |
| Level of education | None | 55.6 |
| | Yes | 44.4 |
| Husband's occupation | None | 33.3 |
| | Fisherman | 66.7 |
| Summary statistic | | |
| Age | Mean | 36.11 |
| | Standard deviation | 9.93 |
| | Minimum | 20 |
| | Maximum | 52 |
| Number of children | Mean | 4.56 |
| | Standard deviation | 3.25 |
| | Minimum | 1 |
| | Maximum | 8 |

**3.2 Study Area**


**Figure 1: Pulau Sebangkat, Semporna, Sabah**

Sabah is a state of Malaysia located in the region of East Malaysia and has land borders with Sarawak and North Kalimantan province of Indonesia. It consists of several administrative divisions which are Tawau, Lahad Datu, Kunak, and Semporna. Pulau Sebangkat**,** situated just 10 km from the mainland, is visible from Semporna on a clear day. A boat ride from the mainland to Pulau Sebangkat takes less than 15 minutes.

### 3.3 Data Collection Method

This study uses primary data as the researchers visited the respondents at their homes. The respondents are asked verbally a set of questions prepared in a questionnaire since most of them are illiterate. The researchers ticked the answers given by the respondents. One or two respondents are asked the questions simultaneously.

## 4. ANALYSIS AND FINDINGS

Most of the respondents (66.7%) practice family planning by drinking plant extracts. They are also in the range of 36 years old and *younger*, *still* experiencing menstruation (88.9%), and only 11.1 percent had entered the menopause phase. The primary methods of protection utilized by most respondents are disposable sanitary and cloth pads. This study focuses on period poverty, which pertains to the inability of female adults to buy pads due to financial limitations. The findings show that about 44.4 percent of the respondents faced challenges to buy pads, while 55.6 percent are occasionally able to purchase them. As mentioned by Khurana & Kaur (2020), the supply was irregular and inadequate, and the pads sold were costly. In addition, the method of disposing pads involves either washing and reusing them or at times washing them and discarding them, which has implications for their hygiene practices as well as their physical and mental well-being.

**Table 2 Family background**

| | | | |
|---|---|---|---|
| Family Planning | No | | 33.3 |
| | Yes | | 66.7 |
| Monthly period | Yes | | 88.9 |
| | Starting menopause | | 11.1 |
| Type of protection used when experiencing a period | Sanitary pad | Yes | 77.8 |
| | | No | 22.2 |
| | Baby diapers | Yes | 22.2 |
| | | No | 77.8 |
| | Cloth pad | Yes | 100 |
| | | No | 0 |
| Afford to buy sanitary pad | No | | 44.4 |
| | Sometimes | | 55.6 |
| Ways of sanitary pad disposal | Wash and reuse | | 22.2 |
| | Wash and throw away | | 77.8 |

One crucial milestone in a young woman's life is *their first period experience. Table 3 shows* most of them have daughters at puberty age and help to *prepare* their daughters for their *first menstrual period* (55.6%). Menstruation is a natural experience for women, yet it is often associated with socially imposed taboos and shame (Hall, 2021). It is important to talk openly about what to expect during the process and this will prepare them for the day they have their first menstrual period. Earlier study by Lee et al. (2006) also mentioned that mothers remained the most important source of information during the process.

**Table 3 Daughters at puberty age**

| | | If yes, did you teach her to prepare for her 1st period? | | |
|---|---|---|---|---|
| | | No | Yes | Total |
| Do you have daughters at puberty age? | No | 44.4 | 0 | 44.4 |
| | Yes | 0 | 55.6 | 55.6 |
| Total | | 44.4 | 55.6 | 100 |

## 5. CONCLUSION

This study addresses period poverty in Pulau Sebangkat. The research highlights that most respondents practice family planning using plant extracts. During menstruation they primarily rely on disposable and cloth sanitary pads. They also experience a lack of knowledge regarding proper pad disposal and reusability. This study emphasizes on the prevalence of poverty among the respondents and the importance of addressing their challenges. The results advocate for sustainable solutions to ensure menstrual equity, such as providing access to menstrual hygiene tools, education, sanitation facilities, and waste management services. Hence, this study highlights the involvement of mothers in preparing their daughters for their first menstrual experience. Overall, the study aims to deepen understanding and promote dignified menstrual experiences for women in rural or marginalized areas.

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# A Scientometric Review of Mobile Payment among Merchants

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**ABSTRACT**

The acceptance of mobile payments has grown quickly in recent years. The features of mobile payment platforms have expanded, they are receiving more government support, and they can lead to more corporate networking. The goal of this study is to use the descriptive technique and Scientometric analysis to compile the existing research on the mobile payments among merchants from 2004 to 2023. In this article, 90 papers from the Web of Science on June 3, 2023, are examined. China, India, and the United States are the countries with the most notable contributors. The authors, journals, research clusters, authors, and keywords that significantly influenced the adoption of mobile payments have been found using the scientometric methodology used in this study. This study used co-citation and visualisation tools to map the boundaries of the field and the dominant research trend.

**Keywords:** Mobile payment, merchants, small medium enterprise

## 1. INTRODUCTION

Over the coming decades, Iman N. (2018) declared mobile payment is anticipated to develop rapidly. It is one of the applications for electronic payments, and it has drastically altered how people conduct business transactions (Xu et al., 2020). Mobile digital payment systems are gaining popularity, matching to Dahlberg et al. (2008) and Gao et al. (2018). This indicates a promising future full of potential possibilities and technological advancement. To encourage and develop mobile payment technologies and services, several countries have acted (Uña, G et al., 2023). This is because the pandemic has not significantly hampered mobile payment transactions, which have primarily supported the supply of distant financial services during the pandemic (Kumar, R et al.,202). The popularity of mobile payments could benefit society both directly and indirectly. Mobile payment has emerged as one of the alternatives to help lower the cost of conducting transactions as awareness of the inflexibility of traditional payment methods grows (Alotaibi, E., & Khan, A., 2022). However, further must be understood about the elements that fuelled the rapid rise in popularity of mobile payments. Although several review studies on mobile payment have been undertaken, they have been limited to specific questions. An expert examination of the era of digital payment platforms (Alkhowaiter, W. A. 2020; Chaveesuk, S et al,.2021) as well as several sorts of mobile payment development focusing on certain regions (Baghla, A.,2018). While these reviews are useful in mobile payment research, the study's scope and focus are limited to merchants.

For studies in the merchnats domain, there is a need for studies concentrating on the dynamics and connectedness between articles, authors, and journals. With this information, future research can understand: (i) the intellectual turning moments within a specialty; (ii) the links between distinct specialisations; and (iii) the progression of knowledge across time with this information. Chen C et al., (2009) and Chen C, (2014), Scientometrics is the study of a type of scientific performance measurement. It has been widely used in study evaluation in a variety of research domains. Noor, M. I. M et al. (2023), used Scientometrics to review solar technology research, while Castillo et al., (2018) used it to examine the landscape of creativity research in the context of business economics. Numerous quantitative methodologies are used in scientometric research, ranging from descriptive statistics and data visualisation to advanced econometric methods such as network science, machine-learning algorithms, mathematical analysis, and computer simulation. Ciriminna R, (2020) emphasize this strategy was chosen because (i) huge bibliographic corpora (Web of Science, Scopus) are available (Adriaanse LS and Rensleigh C.,2013), and (ii) visualisation and text-mining software is available. This study presents a CiteSpace-based scientometric analysis and a Web of Science (WoS) database-based analysis of research time intervals. The specific objective was to (i) ascertain the research scenery of mobile payment among merchants in terms of year, journals, authors, countries, and institutions; and (ii) investigate the most significant topics and developments.

## 2. METHODOLOGY

The review employs a Scientometric method to analyse the journal articles published in the entire domain of mobile payment research between 2004 and 2023. Information for the database searches in the documents was gathered by Clarivate Analytics from the WoS core collection database. Due to its reputation and huge database, which includes most scientific fields, the WoS database has been heavily utilised in review articles like scientometric (Wang Q et al.,2018). In terms of determining the approach for database searches, this work adapts a study by (Aryadoust et al., 2019). Keywords (search codes) that are often used to allude to mobile payment were selected to conduct the WoS search. Du H et al., (2014) expressed to include at least one of the key terms used to describe mobile payment, the Boolean "OR" was employed. Some search codes included the special letter "keywords" at the end to identify variations, thus enlarging the search. O'Connor A., (2017), the field "TS" is ticked, WoS searches the manuscript's title, abstract, keywords, authors, and Keywords Plus as the search option (Adriaanse LS and Rensleigh C, 2013).

The search string of TS= (("mobile payment") OR ("mobile wallet") OR ("digital wallet") OR ("digital payment")) AND (("Merchants") OR ("Small medium enterprise")) was the search term used. Because the focus of this study is on mobile payment studies, the search was limited to articles published between 2004 and 2023. The entire period from 2004 to 2023 was the target. All original research articles were included in the publication types, reviews, commentaries, short communications of findings, books and book chapters, protocol papers, theory or discussion papers and editorials. There are studies using reviews, mixed-methods, qualitative, and quantitative research designs. The search was done on June 1st, 2023.This search turned up 90 papers in total, all of which were published between that timeline 2004 and 2023. The database's "language" filter produced a total of 88 items, which were used to create the current study.Analysis of data used Microsoft Excel 365 was utilised for the descriptive analysis, while CiteSpace was employed for the scientometric analysis. The number of papers published annually, the titles of the journals where the papers appeared, the names of the most productive writers, universities and institutions, and the nations in which the authors were based at the time the papers were published were all subjected to descriptive analysis. Microsoft Excel 365 was used to count the annual volumes of publications for mobile payment among merchant’s research to conduct the analysis. CiteSpace software was utilised in this work to undertake visualisation and knowledge graph analysis for scientometric analysis. Chen (2004–2006) created CiteSpace, which provides the most complete set of tools.

As previously mentioned, WoS was used to retrieve the input data for CiteSpace. Threshold settings are required to enable article selection and construct an individual network. For cluster identification, a multidimensional clustering algorithm was applied. The cluster label was automatically extracted using the log-likelihood ratio (LLR). In terms of uniqueness and coverage, it has been discovered that this strategy produces the best results. In the study, a timeline and the cluster view method are utilised to visualise the network's shape and form. The time zone representations in the timeline view were displayed as a series of vertical lines, left to right. The cluster view generated colour-coded, automatically labelled, landscape-format spatial network representations. This study made use of CiteSpace V version 6.2.R 2 for 64-bit Windows. The year slice was set to 1, and the time used for the time slicing was from 2004 to 2023. All term sources are chosen during text processing, including the title, abstract, author keywords, and keywords plus.

## 3. RESULTS & DISCUSSION

Descriptive analysis includes publication growth, geographical distribution, institutions publication sources, authorship frequency, and percentage. The journal, and keyword co-citation analysis is offered for scientometric analysis.

### 3.1 Descriptive Analysis

Generally, 90 papers about mobile payment research among merchants were published between 2004 and 2023. Mobile payment research among merchants has a publication trend based on annual total publications and citations per article (Figures 1 to 4). It shows the citations per publication, citations per cited article, and growth trend of mobile payment research among merchant publications between the years 2004 and 2022, but not the year 2023 because it does not conclude (Figure 1). Generally, 90 papers about mobile payment research among merchants were published between 2004 and 2023. Mobile payment research among merchants has a publication trend based on annual total publications and citations per article (Figures 1 to 4). It shows the citations per publication, citations per cited article, and growth trend of mobile payment research among merchant publications between the years 2004 and 2022, but not the year 2023 because it does not come to a conclusion (Figure 1).Both 2015 and 2021 have the highest total publication (10), due to the rise in popularity of mobile payments started in 2015 (Dahlberg, T.et al.,2015; de Reuver, M. et al., 2015) and after pandemic COVID-19 in 2021 (Zhao, Y., & Bacao, F. ,2021). The papers featured by country distribution in the sample come from 109 countries around the world. Lists of the top ten countries distribution in the publications are shown in Figure 2. China had the most publications (20 articles), the United States had the second-highest number of publications (14 articles), and India had the third-highest number of publications (10 articles). Other productive countries include Taiwan (7 articles), Malaysia (6 articles), Germany (5 articles), France (4 articles), Canada and Spain (3 articles), and Australia (2 articles).

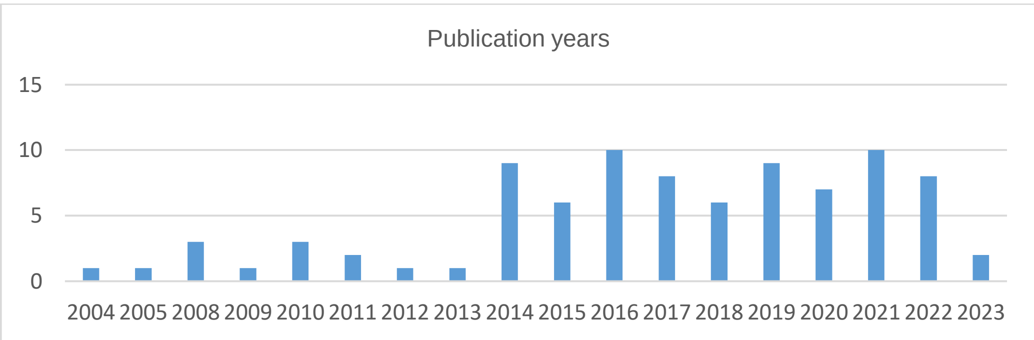


**Figure 1: Publication growth**

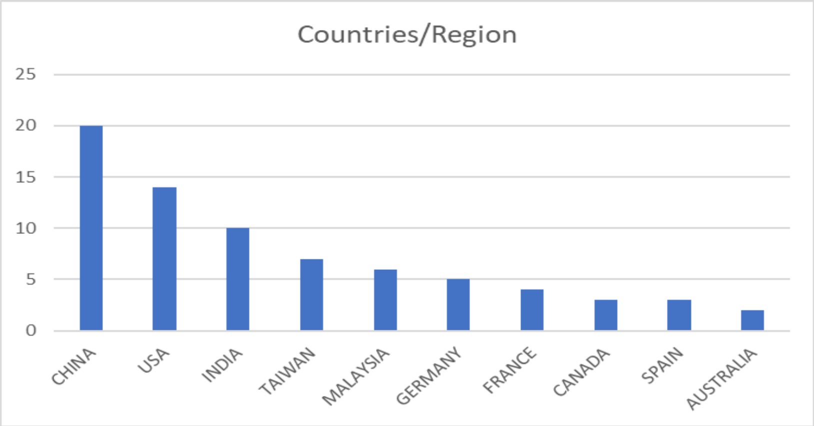


**Figure 2: Geographical distribution**

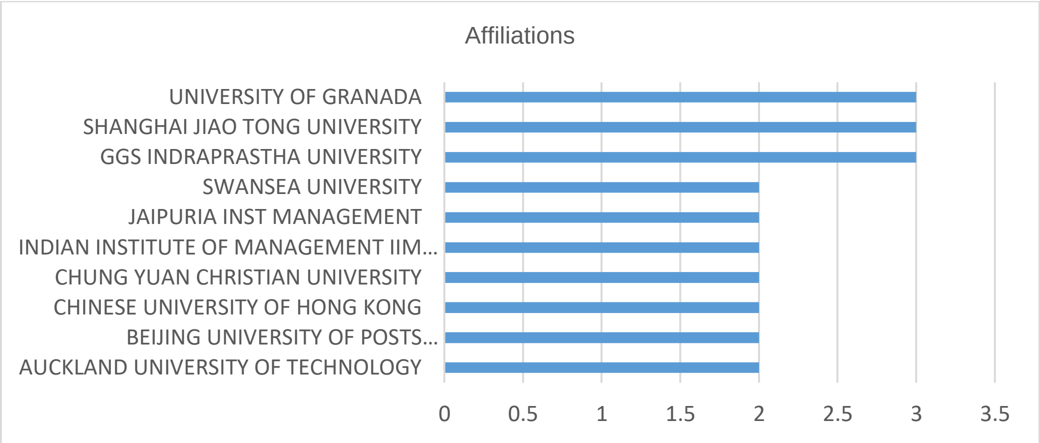


**Figure 3: Institutions publication sources**

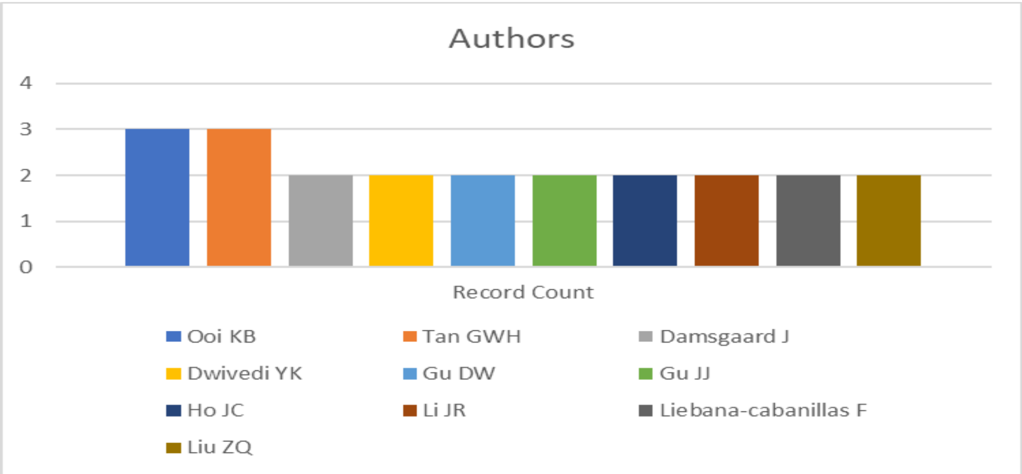


**Figure 4: Authorship frequency**

The top affiliated institutions for mobile payment between 2004 and 2023 are shown in Figure 3. GGS Indiraprastha, Shanghai Jiao Tong University, and the University of Granada lead the list, contributing 3 publications, followed by Auckland University of Technology, Beijing University of Posts and Telecommunications, the Chinese University of Hong Kong, Chung Yuan Christian University, the Indian Institute of Management (IIM) System, and the Jaipuria Institute of Management, with 2 publications. An author's number of publications is an indication of their expertise in each field as well as the visibility of their research output. A total of 261 authors were recorded. The top ten most productive authors are shown in Figure 4. According to the data, Ooi KB and Tan GWH with three articles. Other relevant authors include Damsgaard J,Dwivedi YK,Gu DW,Gu JJ,Ho JC,Li JR,Liebana-cabanillas F, and Liu ZQ with two articles.

### 3.2 Scientometric results

To investigate the most significant topics and developments for mobile payment among merchants. The modularity *q*-index and mean silhouette metric for the Document Co-citation Analysis (DCA) network were 0.873 and 0.950, respectively. It is evidence that the network is at an acceptable level of reliability and homogeneity. A total of 7 clusters emerged from the analysis. Figure 5 shows the top 7 largest clusters. Cluster #0 on "nfc-enabled credit", was the largest cluster and showed activity from 2014 until the present. The size of the cluster was 38, and this accounted for 82.3% of all clusters. Cluster #1 labelled "merchants' perspective" was the second largest cluster with a size of 37 (98.5%). Other clusters: Germany, hotels, QR code e-wallets, moderating influence, and cashless transaction work. The most cited members retrieved from this cluster are:1) Alkhowaiter Wa, 2020, Int J Inform Manage,2) Singh n, 2020, J Retail Consum Serv and 3) Alalwan aa, 2017, Int J Inform Manage.

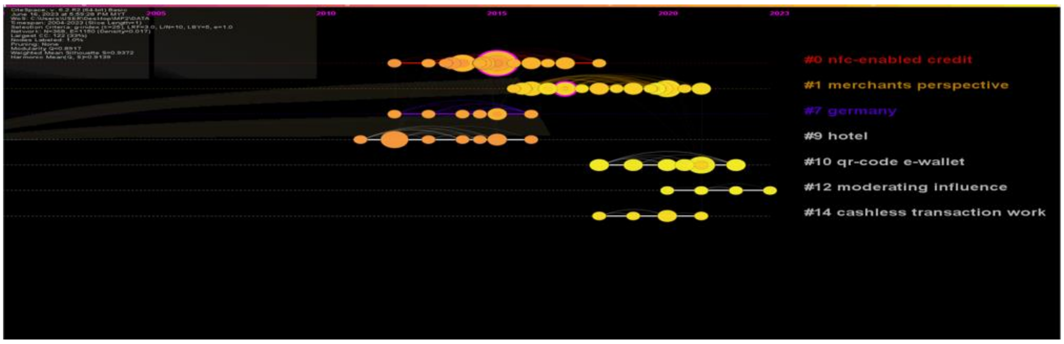


**Figure 5: The largest 7 clusters**

## 4. CONCLUSION & RECOMMENDATION

In conclusion, the scientometric methodology utilised in the current study has revealed research clusters, authors, journals, and keywords that significantly influenced the study of mobile payments among merchants. This study was able to map the boundaries of the speciality, relationships between articles in the corpus used, and well-known research trends by utilising visualisation and co-citation techniques. Investigating the development of mobile payment across all pertinent specialisations would make for a fascinating study agenda in the k-economy. This would be a sizable investigation that would reveal the development and reversal of significant research trends across disciplines.

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# The Role of Money in Islam

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**ABSTRACT**

Money is a medium of exchange, which has the advantage of eliminating inefficiencies of barter; a unit of account which facilitates valuation and calculation; and a store of value, which allows economic transactions to be conducted over long periods as well as geographical distances. Money's role as a medium of exchange is an integral function of its more foundational role a measure of value. To perform all these functions optimally, money must be available, affordable, durable, fungible, portable and reliable. And because most of these criteria are fulfill mostly by metals such as gold, silver, and bronze, they were indeed regarded as the ideal monetary raw material in this millennia. The issue with the current state of money is that our money is not backed by any intrinsic value. It is clear that money is utilised as a means of commerce, a unit of account, and a measure of worth. As far as the role of money as a store of value is concerned, some contemporary Islamic economists reject this role of money, claiming that to embrace it would be to permit money hoarding, which would pave the way for riba. Riwaj, which denotes that the money must be in circulation and commonly acknowledged before applicable shariah laws may be applied to it, is a prerequisite for money in Islam. In contrast, conventional economics stated that the concept and functions of money are as medium of exchange, unit of account, store of value and a standard of deferred payment. This study hope that it can provide a better understanding on the role of money and as to how Muslims or interested parties should perceive it.

**Keywords:** Role of Money, Money in Islam, Functions of Money, Medium of Exchange, Conventional Economics

## 1. INTRODUCTION

Money is the most a significant tool to make economic transactions between people and even between nations, which serves as both a medium of exchange and a unit of measurement (Firdaus et. al, 2020). It plays a crucial function in the economy, much like blood does in the human body (Firdaus et. al, 2020). All economic activities require money on a daily basis to facilitate exchange of goods and services (Yonifia, 2021). Money has drawn a lot of attention from Muslim Jurists due to its importance to *Shariah*-related topics like zakat, usury, and sales among many others (Firdaus et. al, 2020).

Early Muslim jurists discussed the same aspects of money that traditional economists do currently (Shah and Bukhari, 2020). All Muslims should consider these topics to be of utmost significance (Shah and Bukhari, 2020). In contrast, conventional economics state that the concept and functions of money are as medium of exchange, unit of account, store of value and a standard of deferred payment (Shah and Bukhari, 2020).

In addition to serving as a medium of exchange and a method of payment, money also serves as a tool of price determination, of debt repayment, of wealth accumulation, of capital transfer, and of social status advancement. Depending on the circumstances, this function of money may differ (Firdaus et. al, 2020). Money is made to act as a means of payment for exchanging goods and services, not as commodity traded (Firdaus et. al, 2020).

## 2. LITERATURE REVIEW

In the writings of Muslim jurists on money, they have discussed the functions of money under the topics of Zakat, interest, and other relevant topics (Shah and Bukhari, 2020). Role of money according to Ibn Taimiyyah and Imam al-Ghazali are as medium of exchange, has no utility function, not a commodity, money is as a measure of the value of goods, money must have a fixed value, it must flow and circulate, and must not be hoarded (Firdaus et. al, 2020). Some consider money as a social contract between the people and the State; therefore, it must be Shariah-compliant by fulfilling some minimum and general requirements of the Shariah. In addition, while most commodity fulfilled such requirement, there is serious doubt that paper money can fullfill those requirement (Asadov, 2020).

## 3. METHODOLOGY

This research is a qualitative research with library search method. The analysis is done by investigating peer reviewed articles to establish the analysis of the role of money. Data collected from published works including journal articles, books, online media which are related to the subject matter. This research attempts to deductively analyse the role of money in Islam to the fulfilment of Maqasid al-Shariah with the respect to the concept of Money being practiced in today’s reality.

## 4. DISCUSSION AND FINDINGS

Imam al-Ghazali explains the function of money and some traits which possessed by money including as *qiwam al-dunya* (unit of account), *hakim mutawasith* (measuring the value of goods), and *al-mu’awwidlah* (medium of exchange) (Firdaus et. al, 2020).

*“The function of money as qiwam al-dunya means that money is a tool that can be used to evaluate goods as well as compare them with other goods as his illustration analogizes money with a mirror. Hakim mutawasith means that money can be used as a clear standard in determining different items of points, while the meaning of money as a al-mu’awwidlah tool states that money is a means of exchanging goods and a transaction or often referred to as the medium of exchange.”*

Other role of money in Islam according to Ibn Taimiyyah and Imam al-Ghazali apart from being as a medium of exchange has no utility function, not a commodity, money is as a measure of the value of goods, money must have a fixed value, it must flow and circulate, and must not be hoarded (Firdaus et. al, 2020).

Below is the explanation of the role of money in Islam:

### 4.1 Money as a medium of exchange

The main function of money is as a medium of exchange. In today’s economy, where money is made into commodities or trading has also caused money to experience inflation in a country, thus this prevents money from having fixed value (Firdaus et. al, 2020). As a medium of exchange, it cannot be deposited (Yonifia, 2021).

**4.2 Money has no utility function**

The benefits we get are not from the money directly, but from its function as an intermediary to change an item into another item (Firdaus et. al, 2020).

**4.3 Money not as a commodity**

Money is used as a means of trade. It has no interventional value at all as its primary purpose is as a medium of exchange. Currently, money has turned into a commodity that can be bought and sold (Firdaus et. al, 2020). It is not a commodity that can be traded like economic goods and services. It is also not synonymous with capital and should not be considered as capital (Yonifia, 2021).

**4.4 Money as measuring the value of goods**

Money can only be used to measure and distinguish between the cost of one thing and those of other commodities, which come in a variety of shapes and forms. The cost of goods made using rare resources will be higher than the cost of goods made from common materials. The price value of new items will be different from the price value of used things. Money cannot be turned into a commodity since its worth is determined by its nominal value rather than by its form or substance (Firdaus et. al, 2020).

**4.5 Money must have a fixed value**

The item being used as a medium of exchange has to have a constant value from year to year that is unaffected by shifting economic conditions. Money must have a constant value. This set and steady value of money will produce fair money without causing harm to anyone. Only gold (dinar) and silver (dirham) have been predicted as having a better fixed value thus far (Firdaus et. al, 2020), though it can also be manipulated.

**4.6 Money must flow and circulate not to be hoarded**

*Riwaj*, which denotes that the money must be in circulation and commonly acknowledged before applicable *shariah* laws may be applied to it, is a prerequisite for money in Islam (Shah and Bukhari, 2020). Money must flow and circulate to prevent for it from being hoarded (Firdaus et. al, 2020).

This is shown in the Quran, Allah states in at-Taubah, verse 34: “O Believers! Indeed, many rabbis and monks consume people’s wealth wrongfully and hinder others from the Way of Allah. Give good news of a painful torment to those who hoard gold and silver and do not spend in Allah’s cause” (Quran)

As stated in surah at-Taubah, verse 34, it is forbidden to retain gold and silver and not use it according to Allah's will. According to this assertion, money should not be deposited or saved up; rather (Firdaus et. al, 2020, it should always circulate and flow (Yonifia, 2021), not be thought of as a stock (Mansur, 2009).

**5. RECOMMENDATION AND CONCLUSION**

In today’s economy, where money is made into commodities or trading has also caused money to experience inflation in a country, thus this prevents money from having fixed value.

The role of money according to Ibn Taimiyyah and Imam al-Ghazali are as medium of exchange, has no utility function, not a commodity, money is as a measure of the value of goods, money must have a fixed value, it must flow and circulate, and must not be hoarded (Firdaus et. al, 2020).

It is clear that money is utilised as a means of commerce, a unit of account, and a measure of worth. As far as the role of money as a store of value is concerned, some contemporary Islamic economists reject this role of money, claiming that to embrace it would be to permit money hoarding, which would pave the way for *riba* (Shah and Bukhari, 2020).

In the Quran (2:275) Allah says: “Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So, whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.”

There are shortcomings in money in which it do not meet the standards of a currency from the Islamic perspective, therefore, it is hope that there will be more government and scholars who support and deal with the misconception of the role of money so that it can be used in the right way should be. The exploration of gold and silver as a medium of exchange should not be dismissed entirely, including other forms of community-based and fair money and currency systems.

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