



Project-based learning improves outcomes in english for islamic banking and accounting

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ABSTRACT

The gap between the demands for professional English language competence in the Islamic Finance sector and the achievements of students of English for Islamic Banking and Accounting (EfIBA) within the framework of Outcome-Based Education (OBE) is not yet optimal. The main objective of this study is to analyze the effectiveness of the Project-Based Learning (PBL) model in improving these outcomes. The method used was quantitative with a non-equivalent control group quasi-experimental design. The sample included a total of 70 EfIBA students, divided into an experimental group (PBL) and a control group (conventional). The main instrument was an authentic project performance test assessment rubric. Data analysis used an independent T-test. The main results showed a very significant difference ($p \leq 0.001$) in the outcome achievement scores between the two groups, with the average score of the PBL group (85.90) substantially higher than that of the control group (76.55). The research conclusion indicates that PBL is a superior learning strategy because it successfully integrates Sharia knowledge and English language skills in practice. Implicitly, this model is recommended for dual-specialization courses to ensure the relevance of OBE-based graduates to modern professional needs.

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1. INTRODUCTION

The implementation of the Outcome-Based Education (OBE)-based curriculum in accordance with the Ministry of Education, Culture, Research, and Technology Regulation (Permendikbudristek) Number 53 of 2023 (Karla, 2023), which was later developed through the Ministry of Higher Education, Science, and Technology Regulation (Permendikisaintek) Number 39 of 2025 on Quality Assurance in Higher Education, has significant implications for Islamic finance education. It aims to produce graduates with integrated dual competencies: mastery of Sharia/Islamic finance principles and professional communication skills in English, in line with stakeholder demands (Putri, 2019). The course *English for Islamic Banking and Accounting* (EfIBA) plays a crucial role in bridging this need (Kuswanto, 2025b). However, the main challenge arises because conventional teaching methods often fail to facilitate the development of applied and communicative skills—both oral and written—within a professional context.

The research problem centers on the low level of practical application of English in Islamic finance contexts, reflected in the suboptimal achievement of OBE outcomes in the EfIBA course, which in turn hinders graduates' career readiness (Masruroh et al., 2023). This condition is supported

by preliminary empirical data showing that student achievement scores in OBE indicators related to *English for Specific Purposes* (ESP) tend to stagnate (Sholeh & Murhayati, 2025), confirming that teacher-centered approaches are less effective for courses requiring applied skills. Conversely, other studies (Rahma et al., 2023) indicate that *Project-Based Learning* (PBL) effectively enhances performance in OBE settings. However, the clear research gap lies in the lack of empirical evidence testing the effectiveness of PBL specifically integrated within a dual context (English and Islamic Finance) to measure measurable impacts on OBE outcomes. This gap highlights the need for an authentic intervention model in EfIBA.

The author's view and proposed solution are that PBL is the most relevant learning model to address this gap. PBL (Amin & Shahnaz, 2023) is believed to create an environment that replicates professional tasks, compelling students to use English as an operational medium (for example, preparing Sharia financing proposals or presenting Sharia compliance analyses). The scientific and practical relevance of this study lies in testing the hypothesis that PBL, as a constructivist strategy, can bridge this dual competency gap, thereby measurably improving OBE learning outcomes and ensuring graduates' job readiness. Theoretically, this study is based on three main conceptual foundations: (1) Outcome-Based Education (OBE) (Muzakir, 2023); (2) Project-Based Learning (PBL) (Setyawan & Eppendi, 2023); and (3) English for Specific Purposes (ESP) (Rahman, 2015). The interaction of these three pillars positions PBL as an effective and theoretically relevant approach (Kuswanto, 2025a).

Based on the background, previous studies, and the identified research gap, this study formulates two main research problems: (1) Is there a statistically significant difference in OBE-based learning outcomes in the EfIBA course between the PBL group and the control group? And; (2) How does PBL specifically contribute to enhancing students' professional and technical communication competencies in the context of Islamic Banking and Accounting? Accordingly, the main objectives of this study are: (1) To analyze and prove the significance of differences in OBE outcome achievement between the PBL and conventional groups; and; (2) To identify the specific contributions of PBL implementation to improving EfIBA students' professional communication competencies in the Sharia context.

The expected results of this study are to statistically demonstrate that the PBL group achieves significantly higher OBE outcome scores. The benefits of the study include: (1) Scientific Benefit: Enriching the body of research on effective pedagogy within OBE curricula in Islamic institutions (Rahmawati & Wahyuni, 2024); and; (2) Practical Benefit: Providing a validated and effective model for implementing PBL for curriculum developers and instructors of specialized English courses, thereby improving graduate quality.

2. RESEARCH METHOD

This study employs a quantitative method with a quasi-experimental research design, specifically the *Non-equivalent Control Group Design* model. This design was selected to test the causal relationship between Project-Based Learning (PBL) (independent variable) and OBE outcome achievement (dependent variable) by comparing the final learning results between the experimental and control groups. The choice of this method is supported by educational research methodology literature (Albina, 2025), which strengthens the validity of experimental designs in educational contexts.

The population of this study consists of students from the Islamic Accounting and Islamic Banking study programs who are enrolled in the *English for Islamic Banking and Accounting* (EfIBA) course. The sample (n = 70) was selected using purposive sampling and divided into two groups: the Experimental Group (PBL, n = 35) and the Control Group (conventional method, n = 35).

Data were collected through a combination of instruments: a Project Performance Test (post-test) as the main quantitative data source, and Questionnaires, Observations, and Documentation as supporting data. The primary instrument was measured using an authentic OBE outcome assessment rubric. The quality of the instruments and data was ensured through a series of validation procedures: Instrument validity (assessment rubric) was established through a Content Validity Test involving *expert judgment* by three experts, with a minimum agreement rate of 85%.

Reliability was ensured through the calculation of the Inter-Rater Reliability coefficient, where project performance scores were independently assessed by two evaluators, with a minimum acceptable coefficient of 0.70.

The research procedure is described chronologically and clearly, consisting of three main stages: (1) Planning Stage – including instrument validation, sample determination, and analysis of initial group equivalence (pre-requisite test). (2) Implementation Stage (Intervention – 14 weeks) – in which the Experimental Group applied a structured PBL cycle (problem identification, planning, project execution, and presentation), while the Control Group followed conventional learning with the same materials. (3) Final Data Collection Stage – including administering the project performance post-test and collecting supporting data.

The dependent variable (OBE outcome achievement) was measured using the validated authentic assessment rubric focusing on two main outcome dimensions: (1) Quality of English-language Islamic Financial Reports, and (2) Oral Presentation Skills (in English) regarding the project (Ridwan Abdullah Sani, 2016). The data analysis technique used was inferential statistics to test the research hypotheses. The analysis began with descriptive statistics (to describe sample characteristics and average scores), followed by assumption tests (normality and homogeneity), and finally, hypothesis testing using the Independent Sample T-Test. Results were evaluated based on the p -value; if $p < 0.05$ and the experimental group's mean score was higher, PBL was evaluated as an effective and successful strategy in enhancing the OBE outcomes of the EfIBA course, thereby achieving the research objectives in a measurable manner.

3. RESULTS AND DISCUSSIONS

The measurement results of Outcome-Based Education (OBE) learning outcome achievement (project performance post-test scores) for both groups are presented in Table 1.

Table 1. Comparison of Average OBE Outcome Scores between Control (Conventional) and Experimental (PBL) Groups

Group	Sample Size (n)	Average Project Score	Standard Deviation
Control (Conventional)	35	76,55	5,82
Experimental (PBL)	35	85,90	4,10
Mean Difference	–	9,35	–

Table 1 above focuses on the main findings that answer Research Question 1, showing that the average project score of the experimental group (85.90) is much higher than that of the control group (76.55). The prerequisite tests (normality and homogeneity) have been fulfilled. The main statistical analysis (Independent Sample T-Test) produced a t -value of 8.12 (with $df = 68$) and a significance value of $p < 0.001$. This p -value is below the 0.05 significance threshold, thus the null hypothesis is rejected, and the research hypothesis (that PBL is more effective) is accepted. Furthermore, the comparison of average OBE outcome scores is as follows:

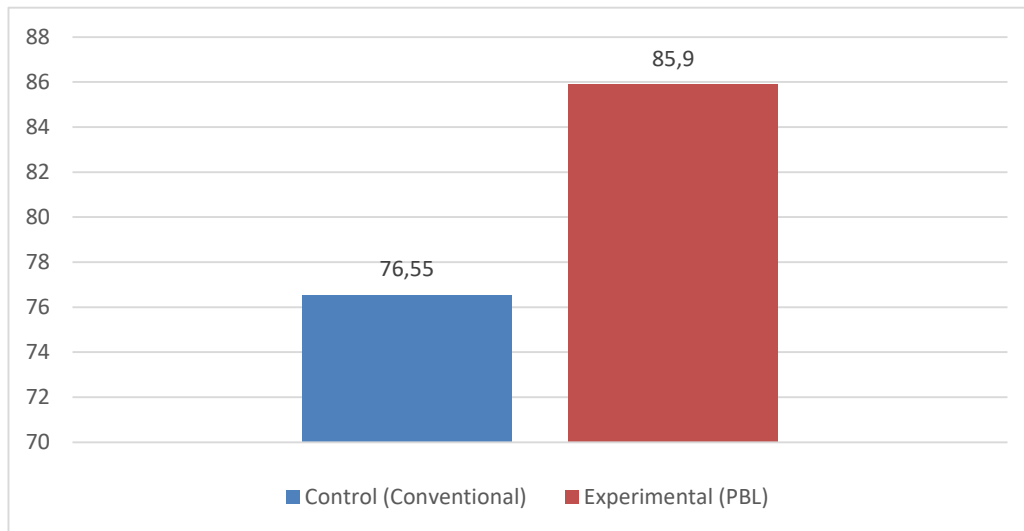


Figure 1. Comparison Chart of Average OBE Outcome Scores

Based on the visualization above, it shows the visual comparison of average OBE outcome scores between the control group (conventional) and the experimental group (PBL). It is clearly seen that the PBL group score (85.90) is much higher than the conventional group (76.55), supporting the t-test results which indicate a highly significant difference ($p \leq 0.001$). The average increase of 9.35 points is significantly distributed across the main OBE indicators, namely oral communication skills and the ability to write technical reports in English. Thus, these data also address Research Question (2), as they demonstrate that the implementation of PBL directly contributes to improving professional communication competencies (presentation and project interaction) as well as technical skills (preparation of English-language Islamic accounting and banking reports) among EfIBA students.

Based on the visualization and data in Figure 1, it shows the comparison of average Outcome-Based Education (OBE) outcome scores between the control group (conventional method) and the experimental group (Project-Based Learning/PBL). The data indicate that the average project score of students in the PBL group reached 85.90, while the conventional group scored only 76.55, as shown in Table 2 below.

Table 2. Comparison of Average OBE Outcome Scores between Control and Experimental (PBL) Groups

Group	Sample Size (n)	Average Project Score	Standard Deviation	Description
Control (Conventional)	35	76,55	5,82	Learning through conventional methods (lectures and individual assignments).
Experimental (PBL)	35	85,90	4,10	Learning through the Outcome-Based Education-oriented Project-Based Learning model.
Average Increase	-	+9,35	-	An improvement of 9.35 points was observed after the implementation of PBL.

The results in the table show that the implementation of the Project-Based Learning (PBL) model resulted in an average score improvement of 9.35 points compared to the conventional method. The independent t-test further supports this finding by indicating a statistically highly significant difference ($p \leq 0.001$), suggesting that the PBL model consistently produces higher project performance compared to lecture-based and individual task approaches.

Pedagogically, the effectiveness of PBL is reflected not only in the score differences but also in the characteristics of the learning process that encourage students to develop both professional

and technical communication competencies. Through authentic project activities such as presenting Islamic financial reports, discussing banking cases, and writing professional reports in English, students are actively engaged in applying Islamic accounting and finance concepts contextually. Thus, these data confirm that PBL directly contributes to improving the two main OBE indicators, namely oral communication ability and technical report writing in English. Both indicators are the focus of development in the *English for Islamic Banking and Accounting (EfIBA)* course, which is designed to produce graduates with dual competencies—mastery of Islamic finance principles and professional communication skills within the Islamic banking context.

The findings of this study reinforce the theoretical foundation that Project-Based Learning (PBL) is the most scientifically compatible learning model with the Outcome-Based Education (OBE) framework (Kusnandar et al., 2025). The average improvement of 9.35 points, with a significance of $p \leq 0.001$, demonstrates a statistically significant difference between the experimental (PBL) and control (conventional) groups. This directly answers the first research question, showing that the application of PBL has a significant effect on improving OBE-based learning outcomes in the *English for Islamic Banking and Accounting (EfIBA)* course (Asih, 2024). Conceptually, these results strengthen constructivist and experiential learning theories, in which knowledge and skills are not passively acquired through lectures but are actively constructed through authentic project experiences. Within the OBE framework, PBL functions as a bridge between curriculum-level “learning outcomes” and students’ actual performance in the field (*performance-based outcomes*), making learning achievement more measurable, authentic, and relevant.

In addition, these findings expand the discourse of Cognitive Load Theory by demonstrating that the complex cognitive load faced by EfIBA students in integrating English and Islamic accounting is, in fact, productive (Irsyadillah et al., 2021). The designed projects challenge them to analyze, communicate, and synthesize cross-domain knowledge, which in turn stimulates deep learning and long-term retention. Theoretically, this study provides new contributions to the development of integrative learning theory, particularly in the context of Islamic economics education, by validating that PBL serves as an effective mechanism for developing dual competencies—namely, conceptual-Sharia mastery and professional English communication skills. In other words, this study affirms PBL’s position not merely as an active learning method but as a pedagogical paradigm that integrates *knowledge, skills* (Julio & Arthur, 2025), and *attitude* within a measurable system aligned with OBE principles.

Practically, this study provides strategic direction and recommendations for Islamic Higher Education Institutions (PTKI) and Islamic economics study programs in implementing an Outcome-Based Curriculum. The significant score improvement in the PBL group indicates that this approach not only yields statistical differences but also directly enhances students’ professional communication abilities and technical skills, thereby addressing the second research question. PBL has proven effective in developing the two main OBE indicators (Muzakir, 2023): (1) Professional communication skills, through presentations, discussions, and project collaboration; and (2) Technical abilities, through writing financial reports and analyzing Islamic banking cases in English. Therefore, the PBL model should be adopted as the main learning strategy for dual-competency courses (Isnandar et al., 2023; Sumarna & Amalia, 2022), such as *English for Islamic Banking and Accounting*, *Islamic Financial Reporting*, and *Professional Communication in Islamic Finance*. The use of authentic projects allows students to experience learning situations that resemble professional contexts, making learning outcomes more applicable and aligned with the needs of the Islamic finance industry.

To ensure optimal implementation of PBL (Olfah, 2024), higher education institutions must take systematic and sustainable steps. First, enhance lecturer capacity through training in project-based learning design, authentic assessment, and digital technology integration for online collaboration. Second, develop cross-course integration so that projects do not stand alone but become a sequence of interrelated topics (for example, between *English for Accounting* and *Islamic Financial Management*). Third, design authentic assessment rubrics that evaluate both process and

product aspects of student performance simultaneously—from project discipline and communication ability to final report quality. Fourth, establish partnerships with Islamic financial institutions and banking sectors to ensure that student projects are relevant and have real-world impact. With these policies, PBL functions not only as a learning method but also as a strategic curricular model to produce graduates who are academically excellent, professionally communicative, and adaptable to the global dynamics of the Islamic finance industry.

4. CONCLUSION

This study demonstrates that the Project-Based Learning (PBL) model is significantly more effective than conventional methods in improving Outcome-Based Education (OBE)-oriented learning outcomes in the English for Islamic Banking and Accounting (EfIBA) course. The t-test results show a highly significant difference ($t = 8.12$; $p < 0.001$), with the mean score of the PBL group (85.90) being higher than that of the control group (76.55). Pedagogically, the implementation of authentic projects such as presentations of Islamic financial reports and professional report writing in English successfully develops two core OBE competencies—professional communication skills and technical abilities—while simultaneously fostering dual competencies in mastering both Islamic finance principles and professional English.

Theoretically, this study enriches the literature on the integration of PBL within the OBE framework and strengthens the theories of constructivism, experiential learning, and cognitive load theory, all of which emphasize the importance of contextual and deep learning. Practically, the findings provide a model that can be adopted by Islamic higher education institutions (Perguruan Tinggi Keagamaan Islam, PTKI) to enhance outcome-based learning quality through the revision of Rencana Pembelajaran Semester (RPS, or Semester Learning Plans), emphasizing authentic projects and performance-based assessment. Nevertheless, this study is limited to quantitative evaluation within a single institution; therefore, future research is recommended to employ mixed-methods approaches and broader coverage to assess long-term effects and the potential replication of the PBL model in the fields of Islamic economics and finance.

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