



IMPLEMENTATION OF THE PROBLEM BASED LEARNING METHOD IN LEARNING ISLAMIC BANKING, ISLAMIC COOPERATIVES, AND ISLAMIC INSURANCE IN HIGH SCHOOL AND ITS STRENGTHENING THROUGH HOMEWORK ASSIGNMENTS IN THE WAYGROUND

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Abstrak

Penelitian ini bertujuan untuk mendeskripsikan penerapan metode Problem Based Learning (PBL) dalam pembelajaran Perbankan Syariah, Koperasi Syariah, dan Asuransi Syariah di tingkat sekolah menengah serta penguatannya melalui pemberian tugas rumah (homework) berbasis Wayground. Metode penelitian yang digunakan adalah studi literatur dengan menelaah berbagai jurnal dan sumber ilmiah yang berkaitan dengan implementasi PBL serta relevansinya dalam pembelajaran ekonomi Islam. Hasil penelitian menunjukkan bahwa penerapan PBL mampu meningkatkan pemahaman konseptual, kemampuan berpikir kritis, keterampilan kolaborasi, dan kemandirian belajar peserta didik, namun tetap menghadapi beberapa kendala seperti keterbatasan fasilitas, kesiapan guru, alokasi waktu, dan dinamika kelas. Penguatan melalui pemberian tugas rumah di Wayground dinilai efektif dalam membantu peserta didik memperdalam materi, melakukan investigasi mandiri, serta memperluas penerapan konsep di luar kelas sehingga hasil pembelajaran menjadi lebih optimal.

Kata kunci: Problem Based Learning, Pembelajaran Ekonomi Islam, Perbankan Syariah, Asuransi Syariah, Studi Literatur

Abstract

This study aims to describe the application of the Problem Based Learning (PBL) method in Islamic Banking, Islamic Cooperatives, and Islamic Insurance learning in high schools and its reinforcement through homework assignments in Wayground. The research method used is a literature study by reviewing various journals and scientific sources related to the implementation of PBL and its relevance in Islamic economics learning. The results of the study indicate that the application of PBL can improve conceptual understanding, critical thinking skills, collaboration, and student learning independence, but still faces obstacles such as limited facilities, teacher readiness, time allocation, and class dynamics. Reinforcement through homework assignments in Wayground is considered effective in helping students deepen the material, conduct independent investigations, and expand the application of concepts outside the classroom so that learning outcomes are more optimal.

Keywords: *Problem Based Learning*, Islamic Economics Learning, Islamic Banking, Islamic Insurance, Literature Study

Introduction

Many 10th-grade high school students struggle to grasp financial concepts such as insurance, banking, and Islamic cooperatives, a key challenge in today's education system. This is evidenced by low learning outcomes, often influenced by uninteresting learning methods, low student engagement, and a lack of application of the material. Therefore, there is a need for innovation in learning methods that can help students better understand concepts and understand how they can be applied in real life (Zulkifly, 2024).

Students are always asked to memorize facts and concepts from the material presented by teachers. However, with education, students can solve problems because education also teaches how to solve problems, not just facts and concepts, in the real world. Furthermore, knowledge continues to grow and develop along with new experiences in learning activities. New experiences enable students to transform and construct their knowledge as they become aware of problems in their environment (Ramadhan, 2021). Problem-based learning (PBL) methods encourage students to think critically and analytically, work collaboratively in groups, and learn to solve problems. PBL also enables them to identify and use appropriate learning resources (Jember 2020).

Teachers must be able to determine learning methods that suit students' interests and can capture their attention to determine whether the educational process is successful or not. It is understood that student learning outcomes are influenced by the approach or strategy in the teaching and learning process as well as internal and external factors (Primadoniati et al., 2020). The Problem-Based Learning Model begins learning by directing students to real-world problems. This is an innovative learning model that can provide students with active learning conditions (Kurniawan, 2023).

Effective learning requires active interaction between teachers and students. Current developments in the educational process are characterized by increasingly student-centered learning (Pura, 2021). Problem-based learning can also be defined as learning focused on solving real-life problems, encouraging students to participate more actively in the lesson. The development of problem-based learning is a learning approach that uses contextual problems to encourage student learning. This involves group assignments, providing feedback, and discussion. In problem-based learning classes, students work collaboratively in groups to solve problems (Ikawati, 2023).

Based on the background of the problem above, the focus of this research is an explanation of the basic concept of problem-based learning, principles and principles of problem-based learning, procedures for implementing problem-based learning, and an analysis of the benefits and disadvantages of this approach (Dasar, 2021; Rodiyah, 2023).

Research Methods

To enhance the analysis of the various sources used in this article, a bibliographic search with a bibliographic review was used. The initial writing plan and sources of writing material were based on the literature review presented in this paper. A study based on written research and including research findings is called a bibliographic review. Researchers collected data for online journal articles through Google Scholar searches. Using content scanning, they reviewed and analyzed the research findings using "Problem-Based Learning Methods and Islamic Religious Education."

Results and Discussion

Methods are crucial for understanding and achieving learning objectives. The lack of socialization and training on teaching methods results in teachers being unaware of and lacking understanding of various methods in teaching and learning activities, including the PBL method. This cannot be tolerated and ignored because teachers are the spearhead of education (Mustaghfirin, 2023). In analyzing articles, researchers found that research on improving high school students' critical thinking skills using problem-based learning models with the help of traditional games still has several shortcomings. For example, no research specifically addresses themes related to problem-based learning models and traditional games (Nugraha, 2024).

During this process, students work together in small groups to determine what they need to learn, search for information independently, and find solutions. PBL not only provides knowledge; it also helps you learn critical thinking, collaboration, and communication (Gunawaan, 2025). The educational approach encompasses all actions, attitudes, and other things carried out with the aim of teaching students to respect moral, social, religious, and legal standards. A process or effort undertaken by one person (a teacher) to learn from others (students) is called an educational or learning approach. Learning is not the same as studying, as some people have previously understood. Learning is the process of learning. Study or absorbing material in an interactive educational context. The dependent learning method, according to Wahjoe, is an approach to controlling students' activities and behavior during learning so that they are active in completing tasks and achieve optimal success. The goal of this learning approach is to achieve learning objectives by improving students' abilities to process information cognitively, emotionally, and psychomotorically (Abdullah, 2025).

Teachers don't provide extensive explanations of topics, but students choose to seek information on their own. This method allows teachers to simply respond and provide explanations for issues students don't yet understand. With problem-based learning, students are less dependent on the teacher and more active. The goal is for students to think critically so that their educational goals can be achieved. If students can understand PBL and find it more enjoyable, that's a positive response (Fadilah & Hakim, 2021). In collecting and distributing funds, Islamic banks use Sharia principles to provide and charge rewards. Sharia banks do not rely on interest to operate.

Islamic banks, also known as interest-free banks, are financial and banking institutions whose operations and products are based on the Qur'an and the Hadith of the Prophet Muhammad (peace be upon him). The primary focus of these banks is providing financing and other services through payment transactions and money circulation, and their operations are regulated in accordance with Islamic sharia principles. Essentially, the three main banking functions: accepting deposits, lending money, and providing money transfer services, are permitted, except in situations where they are prohibited by Sharia. Conventional banks are not always synonymous with usury, but most conventional bank operations can be categorized as usury transactions. According to Law Number 21 of 2008 concerning Sharia Banking, Sharia banking includes everything related to Sharia Banks and Sharia Business Units, including institutions, businesses, and procedures for conducting business.

Sharia Commercial Banks and Sharia People's Financing are two types of banks that operate based on Sharia principles. Sharia principles are agreements based on Islamic law between banks and other parties to deposit funds for business or other activities in accordance with Sharia. Some of the principles adopted by the Sharia banking system include: a) It is not permissible to repay loans with a value different from the predetermined loan value; b) The lender must share profits

and losses. Both parties must fully understand what will result from a transaction; c) It is not permissible to "make money from money" in Islam because money is only a medium of exchange and not a commodity because it has no intrinsic value. Both parties must fully understand what will result from a transaction; d) Investments may only be made in businesses that do not violate Islamic law. Islamic banking may not support the alcohol business. Ultimately, Islamic banking principles will benefit the community by ensuring a balanced economic system (Perlindungan et al., n.d.).

A Sharia Cooperative is a business entity consisting of individuals or business entities that operate based on sharia principles or results and based on the principle of family. Sharia cooperatives are a people's economic movement based on sharia and cooperative principles and aim to develop and improve productive businesses and small businesses. The concept and philosophy of sharia is the principle of profit sharing and free interest, which means there is interest in financial transactions. In addition to the study of sharia economics, the principle of employee participation is also known, where employees join a company, or cooperative, and receive an equal share of the profits generated by the company. This system makes employees feel like they own the company (cooperative) and have a greater responsibility for the company's sustainability (Gvkgb, n.d.).

Cooperatives are founded by their members because they share the same ideals and have the same rights and obligations. Cooperatives usually have the goal of fighting for the interests and improving the financial welfare of their members. Because cooperative members are diverse, the objectives of cooperatives are specifically tailored to the financial problems faced by their members, "Cooperatives aim to advance the welfare of their members in particular and society in general, as well as to participate in building a national economic order in order to realize a society that is advanced, just, and prosperous based on Pancasila and the 1945 Constitution." The objectives of sharia cooperatives, according to Nur S. Buchori, are as follows: a.) Improving the economic welfare of its members in accordance with Islamic norms and morals; b.) Creating brotherhood and justice among members; c.) Distributing income and wealth evenly based on the contribution of each member; and d.) Improving the welfare of members and society as a whole by building an economic order. Sharia cooperatives must consider how assets can be used to help society as a whole, in accordance with the objectives set out in Islamic sharia law. Sharia cooperatives have the following characteristics: a) Recognizing members' ownership rights to business capital b) Not conducting transactions by setting interest (riba) c) Functioning ziswaf institutions d) Recognizing existing market mechanisms e) Recognizing profit-seeking motives f) Recognizing freedom of business g) Recognizing the existence of shared rights. The Principles of Sharia Cooperatives are: 1) Wealth is a trust from Allah SWT that cannot be owned by anyone absolutely, 2) Humans are given freedom of mu'amalah as long as they are together with sharia provisions. 3) Humans are the caliphs of Allah and prosperous on earth. 4) Upholding justice and rejecting all forms of usury and the concentration of economic funding sources in the hands of a handful of people or groups of people.

Islamic insurance in Arabic is called at-ta'min (the insurer is called mu'ammin, the insured is called mu'amman lahu or musta'min), which means protection, peace, and security from fear. According to al-Fanjari, sharia insurance is defined by the words tadhamun, takaful, and ta'min in the sense of social responsibility. Gemala Dewi said that the term "takaful" is the most frequently used or more popular in several countries, such as Indonesia. In muamalah, the word "takaful" means bearing the risk of each other. This mutual risk bearing is based on the principle of mutual assistance in goodness, where each person allocates tabarru' funds (worship funds), donations, and alms intended to cover risks. Sharia insurance is still protected by Law Number 2

of 1992 because it does not have regulations in Indonesia. The definition of insurance based on sharia principles is considered less flexible because it still adheres to conventional insurance rules.

According to the encyclopedia of Islamic law, insurance is an agreement between two parties that requires one party to pay a premium and the other party to provide full guarantees to the premium payer if something happens to the first party according to the agreement. Some of the legal bases for sharia insurance are as follows: 1. The Quran: The Quran does not explicitly explain the practice of sharia insurance. The Quran is to protect oneself from future losses. Thus, Islamic law does not prohibit the practice of insurance because its principle is to invite human goodness. The verses of the Quran in question are Surah al-Maidah verse 2, which contains a message about the importance of helping each other in social life. In the insurance industry, customers are expected to donate part of their wealth to be used as a social fund called *tabarru*, which will help insurance members who experience disaster. 2. Hadith which shows that Allah SWT will make things easier for people who face difficulties in this world and the hereafter. In the case of insurance in this hadith, it is seen that there is a recommendation that insurance premium payments be made in the form of a social fund known as *tabarru*, which will be used to help and make life easier for community members affected by calamities and disasters (Eid et al., n.d.).

Islamic religious education and character education are closely related to everyday life issues. Therefore, a problem-based learning model implemented based on real-life problems faced by students is highly appropriate. By implementing a problem-based learning model, students will become more confident, active, creative, and independent. This model can also help students improve their ability to develop their knowledge independently with the help of teachers. If this can happen, students will be able to better achieve their learning goals (Ockta & Umar, 2023). Therefore, the application of the problem-based learning model (PBL) in Islamic Religious Education and Character Education is not only a learning strategy but also an approach that guides students to interpret each problem through Islamic values. Through this process, students not only learn to find solutions but also learn to behave, make wise decisions, and connect knowledge to the realities they face. Learning is no longer simply memorizing concepts, but rather an active process of building knowledge and character. Teachers act as facilitators, guiding and creating a conducive learning environment, while students are given space to explore and discuss. With this approach, it is hoped that Islamic Religious Education (PAI) and Character Education (Budi Pekerti) will produce a generation that is not only intellectually intelligent but also morally and spiritually mature, capable of facing life's challenges with solutions in accordance with Islamic teachings.

It is explained that the application of problem-based learning models in Islamic religious education and morality should not be arbitrary. Teachers must create a learning implementation plan or design before starting learning activities with a problem-based learning model. This implementation plan or design must include the application of the problem-based learning model as well as the type of evaluation used. as shown by Irham's research findings which show that if religious understanding is narrow and exclusive. Those who do not close the possibility tend to be more closed and reject diversity. Based on the statement above, it can be concluded that problem-based learning can help students gain a deeper understanding of the concepts they are learning. It teaches them to find the concepts they are learning in a holistic, meaningful, authentic, and active manner.

As proposed by American educational expert John Dewey, the Problem-Based Learning Model will be applied here. He emphasized that there are six steps in problem-based learning: 1) Defining the problem. Although the lecturer has defined the problem, the educator guides

students to define it during the learning process. 2) Analyzing the problem: Students review the problem from various perspectives. 3) Formulating a hypothesis: Students formulate various hypotheses for possible solutions based on the available information. 4) Collecting data: The method used by students to find and analyze the various information needed to solve the problem. 5) Hypothesis testing: The process by which students formulate and draw conclusions based on the acceptance or rejection of the hypothesis. 6). Determine the solution to the problem. In contrast, David Johnson stated in Syamsidah that group activities are presented in five steps: 1). Defining the problem: Until students have a clear understanding of the problem being discussed, formulate the problem from a specific event that contains conflict. The teacher in this case asks for students' opinions on the problem being studied. 2) Defining the problem, or finding out why the problem arose. 3). Create alternative plans and test each plan through class discussion. 4. Determine and use a preferred approach. Decide on which strategy to use. Fifth, conduct an assessment. Evaluate both the process and the outcome (Islam & Curriculum, 2024).

In general, the steps in the problem-based learning model begin with the process of identifying problems, when students are invited to find and understand problems that actually occur in their environment. At this stage, students learn to be sensitive to differences, needs, or gaps felt by both individuals and the social environment. After the problem is identified, students enter the problem formulation stage, which is to clarify the core of the problem to be solved. At this stage, students need to have a common perception of the selected problem and consider what data should be collected. A good problem formulation helps students sort out which problems are most important and relevant to solve. The next stage is formulating a hypothesis, which is making a tentative guess about the causes and effects of the problem and possible solutions. This hypothesis becomes the basis for students to investigate the problem further. After that, students are directed to collect data independently or in groups. The teacher's role is to encourage students to be able to collect accurate information, map data, and present it in tables, graphs, or easy-to-understand presentations. The collected data is then used in the next stage, namely checking the hypothesis, where students compare initial guesses with the facts found, discuss, and assess whether the hypothesis is acceptable or should be rejected. Ultimately, students enter the stage of identifying options. Solution, namely choosing the most feasible solution and considering the consequences of each alternative. This stage teaches students to think critically and rationally, and consider the impact of their decisions. With these steps, the problem-based learning model can create an active, in-depth, and meaningful learning process for students.

In addition to improving students' understanding of the concepts studied, problem-based learning models also have the ability to develop critical thinking skills, analytical skills, and independent decision-making abilities. Through a systematic problem-solving process, students are encouraged to identify problems, gather information, evaluate various alternative solutions, and draw conclusions based on the logic and data they find. This process not only deepens mastery of the material but also trains students to think more reflectively, creatively, and structuredly in solving problems. One approach that can support the implementation of problem-based learning is the use of PhET virtual laboratory media. This media allows students to conduct interactive simulations so that abstract concepts can be clearly visualized. Through attractive graphic displays and exploratory features, learning becomes more enjoyable, easier to understand, and more memorable for students because they can learn while interacting directly with simulated objects that resemble real-life situations. However, it is important to remember that students' conceptual understanding does not solely depend on the problem-based learning model; each student understands concepts differently depending on their intelligence type. No particular intelligence can be considered a measure of success in student conceptual

understanding; each type of intelligence can produce different improvements in conceptual understanding (Kurniawan, 2023).

In the development of modern education, demands for quality learning processes are increasing. Changing times, marked by rapid technological developments, require updates in learning approaches, methods, and strategies. Teachers and students are challenged to adapt to various innovations to make the learning process more relevant, effective, and meaningful. In this context, the concept of 21st-century learning becomes crucial. According to Sugiyarti, 21st-century learning is technology-based and must be able to address the challenges and demands of the millennial era. Therefore, students must utilize 21st-century learning as effectively as possible to address the challenges and challenges of the 21st century. One characteristic of 21st-century learning is producing a generation with character. Life in the 21st century requires technological skills. Many people today, especially the younger generation, possess these skills. Therefore, education must be tailored to the needs and abilities of this century. Students must have the skills to address these challenges, such as critical thinking skills, the ability to use technology, and so on (Kartini et al., 2022).

It is undeniable that education must keep pace with the times and adapt to them. Students are faced with 21st-century skills. Students are expected to have the ability to think creatively, think critically, collaborate, and communicate. To compete in this era of globalization and become a successful generation, students must have these skills. By using these 21st-century skills, modern learning can be achieved through an effective teacher approach to designing and achieving learning objectives. One thing that teachers must consider when designing 21st-century learning is choosing a learning model. The project-based learning model is one of the student-oriented learning models. It emphasizes students as learners and allows them to use the knowledge provided by the teacher to solve real and relevant problems.

To support differentiated learning, the 4C skills in the communication aspect help students learn to communicate orally and in writing in a clear, concise, and persuasive manner to express their thoughts effectively. This method also helps students learn to collaborate with others effectively. Because differentiated learning usually involves projects or assignments that require students to work together in groups. To ensure the smooth running of projects or assignments, good communication skills will enable students to convey information, collaborate, and adapt to change (Dan, 2024). Collaboration is a type of social relationship in which people work together to achieve learning goals. The research findings align with and align with the explanation that the communication process of students is the dissemination of their understanding to be applied in communication, and the collaboration process allows them to complete tasks in groups to achieve the expected goals. One way to improve cooperation and communication in learning planning courses is by using a problem-based learning (PBL) model. The purpose of this research is for students to be able to identify problems, analyze them, and conduct evaluations during the problem-solving process. As explained by Palupi, the application of the PBL learning model can help someone expand their knowledge and become a self-evaluation of their learning process and outcomes. In addition, it plays a metacognitive role for students; they will be given the ability to create useful learning strategies to achieve a meaningful learning process (Indarini, 2024).

Thus, this research is expected to make a real contribution to improving the quality of the learning process. Through the implementation of the Problem-Based Learning model, students are not only guided to understand the material but also trained to think critically, creatively, and independently in facing various learning situations. This approach also emphasizes the importance of active student involvement, so they are able to build knowledge that is more in-depth and relevant to real life. Furthermore, the results of this study are expected to serve as a

reference for educators in selecting appropriate learning strategies, particularly in developing higher-order thinking skills. With this research, teachers can gain a clearer picture of the steps of PBL implementation and its impact on student activities and learning outcomes. Overall, this study not only highlights the problem-solving process in learning but also encourages educators to continuously evaluate and improve the methods used to create more effective, enjoyable, and meaningful learning for students. Hopefully, this research can provide benefits and serve as a basis for the development of more innovative learning models in the future.

Several challenges contribute to the ineffective implementation of the PBL model. First, inadequate facilities and equipment. Projectors are essential in today's learning process. They help teachers deliver material and facilitate student learning, but projectors are still limited in schools, preventing them from being fully utilized. Second, teacher preparedness. Teachers who are well-prepared to prepare the necessary tools will ensure the success of the PBL learning model. Classroom teachers acknowledge that they not only teach but also manage various school activities. As a result, their efforts to create learning materials are not optimal and are not well-fulfilled. Third, insufficient time.

According to Sanjaya, one of the weaknesses of the PBL learning model is that it takes a long time. Therefore, teachers face obstacles when implementing the PBL model in the classroom. Fourth, challenges stem from students or the classroom. Each student has a different way of thinking and ability. Therefore, teachers must approach students in various ways to understand their conditions, their backgrounds, and the reasons why they are not focused on learning. If each student is enthusiastic about the lesson, the material will be easily absorbed by them and produce the expected results. Thus, the learning model can be said to have been successful and fully implemented in the learning process. That is why the condition of students and classrooms can hinder the implementation of optimal learning models (Auliah et al., 2025). Solutions to overcome problems in implementing the Problem Based Learning (PBL) model can be done through several strategic steps. First, to overcome the limitations of facilities such as projectors, teachers can utilize alternative media such as printed images, infographics, or handouts, and create a rotating projector use schedule.

Teachers can also submit proposals for equipment procurement through the principal or BOS funds to improve learning facilities. Second, regarding teacher readiness, good time management and collaboration between teachers are needed, for example by sharing learning tools through KKG or MGMP so that PBL preparation is not too burdensome. Teachers can also create simple but effective learning tools, and participate in internal training to understand the practical steps of PBL. Third, time constraints can be overcome by dividing the PBL stages into several meetings, choosing simpler problems, or giving some investigation tasks as homework to make class activities more focused. Fourth, to address differences in student abilities and classroom dynamics, teachers can form heterogeneous groups, provide clear instructions, and choose problems relevant to students' lives to increase their enthusiasm. Furthermore, a personalized approach is necessary to understand the reasons for students' lack of focus. By implementing these solutions, the PBL model can be more effective and produce optimal learning outcomes.

In today's digital learning era, educators are required to utilize technology as a tool to enhance the effectiveness and attractiveness of the teaching and learning process. Interactive, easy-to-use learning media that captures students' attention is essential to ensure learning remains relevant and enjoyable. One widely used medium that has proven effective in creating an active and competitive learning environment is Quizizz. Quizizz is an online learning tool that allows you to present material through interactive quizzes enriched with animation and

interaction. It is very easy to use and engaging. The Quizizz application can be downloaded at www.Quizzz.com. By learning how to create and use it in your learning, you can expand the use of this learning tool. Quizizz has entertaining game features that encourage students to actively participate during learning, such as avatars, themes, memes, and music. Furthermore, Quizizz allows students to compete for entertainment. Students can take quizzes simultaneously in class and view their rankings on a leaderboard.

Educators can monitor the process and download the results after the quiz is completed to assess student performance. Using this application encourages students' interest and improves their concentration (Aulia & Maharani, 2025) The functions of Quizizz in learning are as follows: 1) Quizizz can increase student participation and engagement in lessons; 2) Quizizz can help teachers track student progress and provide automatic reports on quiz results, making it easier to track their progress; and 3) Quizizz can increase the efficiency and effectiveness of learning by providing quick feedback and improving the quality of learning. Quizizz can be used anywhere and is easy to use. The Quizizz learning application does not require a computer or laptop to use, but can also be used via smartphone. In addition, this application can be used anywhere and anytime, such as at school, in the field, at work, in places of worship, at home, or even in hospitals. 2) Help teachers create questions. 3) Students will see how many points they get for each question or quiz when they answer correctly. Quizizz answers will also show their ranking or ranking. 4) Each student gets different quiz questions because they are automatically randomized, so there is no cheating. 5) Wrong answers will appear for self-correction if students answer incorrectly. 6) When working on quizzes, evaluation questions will be displayed before the final or closing session, so students can reconsider their chosen answers. 7) During quizzes, each student will receive different quiz questions (Perta et al., 2024).

The goal is to determine how well learning is progressing according to plan. The results of this formative assessment will help determine who has succeeded and who has not, so that appropriate action can be taken (Daring et al., 2021). Through formative assessment, teachers can track students' learning progress periodically, not just at the end of the lesson. The results of this assessment will indicate which students have grasped the material well and which are still experiencing difficulties. With this information, teachers can take appropriate follow-up actions, such as providing additional guidance, improving teaching methods, or assigning enrichment assignments to students who have achieved learning objectives. In other words, formative assessment helps ensure that each student receives optimal learning opportunities tailored to their needs.

Conclusion

The application of the Problem-Based Learning (PBL) method in Islamic Banking, Islamic Cooperatives, and Islamic Insurance demonstrates that this learning model has significant potential in improving the quality of teaching and learning in high schools. Through a problem-based approach, students are encouraged to actively identify problems, independently seek learning resources, engage in group discussions, and develop solutions relevant to real-world situations. This process not only enhances conceptual understanding but also fosters critical thinking, creativity, communication, and collaboration skills, all essential for 21st-century learning. However, studies indicate that PBL implementation is hampered by internal and external factors, such as limited school facilities, high teacher workloads, inadequate time allocation, and differences in student characteristics and readiness. These obstacles require comprehensive improvement efforts to ensure the PBL model is more effective and delivers optimal learning outcomes.

To address these limitations, reinforcing learning through Wayground-based homework assignments is an effective strategy for supporting the continuity of the learning process outside of class hours. This platform provides space for students to explore material more flexibly, review discussions, and complete problem-based assignments independently or in groups. Furthermore, teachers can monitor student progress, provide feedback, and adapt learning activities to their needs. In the future, the successful implementation of PBL requires full support from schools, from providing learning resources, improving teachers' pedagogical competencies through training, to classroom management that is more adaptive to students' learning styles. With synergy between teachers, students, and schools, and the use of technology such as Wayground, it is hoped that the PBL model can be implemented consistently and can create more meaningful, interactive, and relevant Islamic economics learning.

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