International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279



INTERNATIONAL JOURNAL OF ENTREPRENEURSHIP AND MANAGEMENT PRACTICES (IJEMP)
www.gaexcellence.com/ijemp

PARTICIPANT READINESS AND EXPECTATIONS FOR INNOVATIVE KNOWLEDGE TRANSFER IN AN INTERNATIONAL SULAM ISLAMIC FINANCE PROGRAMME

Wan Anisabanum Salleh[1], Nurul Ulfa Abdul Aziz[2]*, Noorimah Misnan[3], Zainuddin Zakaria[4], Ibnu Khajar[5], Muhammad Hanif Othman[6], Ani Asmaa Asli[7]

[1] Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Terengganu, Malaysia
wananisa@uitm.edu.my https://orcid.org/0000-0002-0615-9667
[2] Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Terengganu, Malaysia
nurul728@uitm.edu.my https://orcid.org/0000-0002-7227-8488
[3]Department of Law, Universiti Teknologi MARA, Cawangan Terengganu, Malaysia
noori444@uitm.edu.my https://orcid.org/0000-0002-3155-1142
[4] Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Terengganu, Malaysia
zainudd@uitm.edu.my https://orcid.org/0000-0003-4907-402X
[5]Faculty of Economics and Business, Universitas Islam Sultan Agung (UNISSULA), Indonesia
ibnukhajar@unissula.ac.id https://orcid.org/0000-0001-8112-9129
[6]Verra Industries Sdn. Bhd., Malaysia
hanif.othman@verraindustries.com.my https://orcid.org/0009-0007-7945-2673
[7]Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Terengganu, Malaysia
aniasmaa@uitm.edu.my https://orcid.org/0009-0001-9885-2548
*Corresponding Author

Article Info:

Article history:
Received date: 10.08.2026
Revised date: 27.08.2026
Accepted date: 24.09.2026
Published date: 30.09.2026

Abstract:

Service-learning can connect disciplinary learning with real knowledge-transfer activity; it is therefore important to not confuse participants' positive opinion with evidence that the programme produced measurable educational or social impact. This study examined participants' readiness and expectations regarding their understanding of the topics, openness to change, interest in applying innovation, and the skills they expected to acquire in an international Service-Learning Malaysia-University for Society (SULAM) programme delivered collaboratively by universities in Malaysia and Indonesia. The

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

To cite this document:

Salleh, W. A., Abdul Aziz, N. U., Misnan, N., Zakaria, Z., Khajar, I., Othman, M. H., & Asli, A. A. (2026). Participant Readiness and Expectations for Innovative Knowledge Transfer in an International Sulam Islamic Finance Programme. *International Journal of Entrepreneurship and Management Practices, 9*(35), 1268-1279.

DOI: 10.35631/IJEMP.935069

programme used the Shariah Survival Kit as a structured resource for communicating foundational Shariah principles and finance-related applications to local and international communities. A descriptive, cross-sectional analysis was carried out using archival dataset of feedback from 220 participants. The five-point Likert-type items were analysed separately using frequencies, percentages, means, and standard deviations. The proportion of positive responses (agree or strongly agree) varied from 94.5% to 97.3%. The rate of positive responses for expected skill acquisition was the highest at 97.3% (mean = 4.60, SD = 0.54), while the mean for readiness to accept change was 4.60 (SD = 0.58). Anticipated topic understanding recorded (mean=4.57, SD=0.61), while interest in applying innovation recorded (mean=4.57, SD=058). The results indicate consistently positive expectations about the programme, but they do not show improvement in competence or causal effects of the programme. Future evaluations should use validated multi-item measures, objective assessments, and evidence from knowledge recipient communities.

Keyword:

Educational Innovation, Islamic Finance, Knowledge Transfer, Participant Readiness, Service-Learning

© The authors (2026). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (http://creativecommons.org/licenses/by-nc/4.0/), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact ijemp@gaexcllence.com.

Introduction

There is a growing expectation that higher education should link disciplinary knowledge with real-world social and professional situations. Service-learning meets this expectation by combining classroom learning with organized service work, taking into account the needs of the community and including a reflective component. Unlike standalone volunteering, service-learning is characterized by the intentional alignment of the service activity with academic learning outcomes and by its integration into the educational experience (Bringle & Hatcher, 1995; Jacoby, 1996). Service-learning participation has been associated with favourable academic, personal, social and civic outcomes (Celio et al., 2011; Conway et al., 2009; Yorio & Ye, 2012). Salam et al. (2019) reached a similar conclusion in their systematic review, identifying benefits relating to learning, social development, and personal growth in the context of higher education. In Malaysia, both students and lecturers have also pointed out difficulties in implementing the programme, such as time, coordination, community relationships, and aligning academic requirements with service activities (Yusof et al., 2020). Furthermore, community views show that meeting needs, effective management, and sustainability are essential for successful SULAM implementation (Naufal et al., 2024). However, limited evidence describes students' readiness and expectations in an international SULAM programme focused on Islamic finance knowledge transfer. For this reason, the study

underlines the importance of recording how participants expect to understand the topics, accept change, apply innovations, and acquire new skills.

Islamic finance is a suitable context for knowledge-transfer activities because students must interpret not only financial mechanisms but also the Shariah principles that determine which practices are permissible and which are prohibited. Financial literacy in the Islamic context goes beyond simply recognising products; it also involves awareness, knowledge, attitudes, and the ability to understand financial decisions based on Shariah (Albaity & Rahman, 2019; Dinç et al., 2021). Educational activities must therefore address concepts such as riba, gharar, maysir, Shariah contracts, and Islamic financial products in ways that are accurate and accessible to non-specialist audiences (Md Sapir @ Md Shafik & Wan Ahmad, 2020).

The current SULAM programme combines knowledge-transfer with the Shariah Survival Kit, a structured educational resource meant for organising basic concepts together with practical examples. It offers both physical and virtual participation, featuring live sessions, interactive discussions and collaborative activities with local and international communities. As a result, the programme extends beyond a single location. According to the literature on e-service learning, online elements can increase access and enable partnerships among people in different places, although they also bring about problems relating to technology, communication, participation and evaluation (Ngai et al., 2024; Waldner et al., 2012). While international online collaboration can give participants exposure to a variety of viewpoints, positive reactions alone should not be taken as proof of actual learning (Fernández-Cézar et al., 2024). This programme extended SULAM beyond a single-institution setting through collaboration between Universiti Teknologi MARA (UiTM) Cawangan Terengganu and two Indonesian universities: Universitas Islam Sultan Agung (UNISULA) and Universitas Sumatera Utara (USU). This cross-border collaboration provided an international setting for planning and delivering Islamic finance knowledge-transfer activities. Karpagam Academy of Higher Education (KAHE) participants, who were undertaking an exchange programme at UiTM, formed one of the international knowledge-recipient groups reached by these activities. Collaboration benefits all parties in terms of sharing knowledge and exchanging valuable experiences (Auanassova, 2023).

The overall programme evaluation included a number of different aspects of the experience. The current analysis is intentionally focused on the following four areas: anticipated understanding of the topic, readiness to accept change, interest in putting the innovations introduced into practice, and the expected acquisition of skills. These four factors directly relate to the participants' readiness and expectations concerning an innovation-driven knowledge-transfer programme. Yet they are regarded as four individual descriptive elements rather than as a validated composite construct. The purpose of this study was to describe the participants' level of readiness and their expectations with regard to their anticipated understanding of the topic, their acceptance of change, their interest in applying the innovations, and their expected acquisition of skills within the context of the international SULAM Islamic finance knowledge-transfer programme. The study set out to answer one major research question: What readiness and expectations did participants report across the four indicators examined?

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

Literature Review

Service-Learning and SULAM as Knowledge-Transfer Pedagogies

Experiential learning positions knowledge as a transferable platform developed through the transformation of experience rather than passive exposure alone (Kolb, 1984). Service-learning applies these efforts by placing academic content within an activity that responds to an identified community context. Well-designed service-learning requires explicit links among course objectives, service tasks, reflection, and assessment; otherwise, the activity may remain valuable as community service without necessarily functioning as an integrated pedagogy (Bringle & Hatcher, 1995; Department of Higher Education, 2019). In knowledge-transfer programmes, students may experience not only a passive role of receiving knowledge content to selecting and explaining it for an audience. This role can create opportunities to clarify concepts, respond to questions, and recognise where disciplinary explanations require adaptation.

Service-learning evidence suggests that such experiences can be associated with academic and psychosocial benefits. Celio et al. (2011), drawing on 62 studies and 11,837 students, reported positive effects with regards to attitudes, civic engagement, social skills, and academic performance. Yorio and Ye (2012) also identified positive effects on social, personal, and cognitive outcomes. These syntheses help to combine heterogeneous programmes and research designs. Programme-specific evidence remains necessary because outcomes depend on implementation, the quality of reflection, duration, participant roles, and alignment between service and learning objectives (Conway et al., 2009; Salam et al., 2019). The Malaysian SULAM framework formalises these expectations through course-based, credit-bearing engagement with community needs (Department of Higher Education, 2019). Recent Malaysian evidence reflects both promise and operational complexity. Wahab (2024) reported favourable learning and implementation ratings for a SULAM Finance Enlightenment Programme. Yusof et al. (2020), however drew attention to challenges experienced by students and faculty, while Naufal et al. (2024) emphasised community needs, sustainable support, and effective management. Together, these studies support evaluation that is transparent about whose perceptions are measured and which outcomes are directly supported by the data.

Readiness, Interest, and Expected Skill Development

Readiness and interest are relevant to how participants receive an educational innovation. It includes the ability to create and reflect, being able to accept changes and achieve goals (Ostrovska, 2025). In the present study, readiness refers narrowly to participants' self-reported willingness to accept change through programme participation; it is not treated as a stable psychological trait or a validated innovation-readiness construct. Interest similarly refers to the stated intention to apply innovations introduced during the programme. Expected skill acquisition captures participants' belief that the programme would enable them to obtain not only the fundamental skills but also demonstrate that those skills had been acquired. This item-level interpretation avoids combining conceptually different indicators into an unsupported overall scale. These perceptions may still be educationally informative. Engagement research conceptualises the student experience as shaped by interactions among learner characteristics, institutional conditions and the learning environment. (Kahu, 2013; Kahu & Nelson, 2018). Clear content, meaningful tasks, supportive interaction, and perceived relevance can influence how learners approach an activity. In an international knowledge-transfer programme,

readiness and interest may indicate whether participants regard the experience as understandable, worthwhile, and applicable. However, perceptions are proximal outcomes. They should be complemented in future research by behavioural participation data, assessed performance, reflective evidence, and community-partner feedback.

Islamic Finance Content and the Shariah Survival Kit

Islamic financial literacy requires knowledge that reflects the ethical, contractual, and Shariah dimensions of financial activity. Established work has differentiated Islamic financial literacy from conventional financial literacy and has highlighted the need to represent awareness of Shariah-compliant products, prohibited elements, and financial decision principles (Albaity & Rahman, 2019; Antara et al., 2016; Dinç et al., 2021). Studies of Muslim undergraduates further indicate that university-level exposure does not necessarily produce uniformly high literacy, reinforcing the relevance of targeted educational experiences (Md Sapir @ Md Shafik & Wan Ahmad, 2020). The Shariah Survival Kit was developed within the programme as an organised guide for individuals, businesses, and students. The resource brought together introductory Islamic finance concepts, Shariah contracts, prohibited elements such as riba, *Gharar*, and *Maysir*, Islamic financial products, Qur'anic guidance, and examples of Shariah screening. Its purpose was to support accessible explanation and ethical financial decision-making. The SULAM programme functioned as a knowledge-transfer resource alongside live webinars, discussions, and group activity. The present evaluation therefore concerns the overall programme experience supported by the Syariah financial kit; it does not isolate the kit as a standalone intervention.

Research Methodology

A quantitative, descriptive, cross-sectional design was used to examine programme-related readiness and expectations. The evaluation formed part of an international SULAM initiative embedded in an undergraduate Islamic finance course at a Malaysian public university and conducted from February 2024 to July 2025. UiTM Cawangan Terengganu was the lead institution, while UNISULA and USU were the Indonesian institutional collaborators supporting cross-border planning, knowledge sharing, and programme delivery. Local communities and international groups received the knowledge-transfer activities. Among them were KAHE exchange participants visiting UiTM, whose role was that of a knowledge-recipient group rather than an institutional collaborator.

Table 1. Programme and Study Scope

Element	Description
Institutional collaborators	UiTM, Malaysia; UNISULA, Indonesia; USU, Indonesia; Verra Industries Sdn. Bhd.
International scope	Cross-border planning, knowledge sharing and programme delivery
Knowledge-recipient groups	Local communities and international participants, including KAHE exchange students as participants at UiTM
Educational resource	Shariah Survival Kit
Delivery	Physical and virtual presentations, discussions and collaborative activities

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

Participants and Data Collection

The available source comprised archived dataset feedback response frequencies for 220 completed programme feedback forms from UiTM. The programme documentation identified respondents as participants in the international community service programme, but the aggregate records did not include demographic variables, a detailed sampling frame, the number invited, or an administration timestamp. Consequently, no demographic profile, response rate, subgroup analysis, or definitive pre/post classification is reported. Each item used a five-point response format coded from 1 (strongly disagree) to 5 (strongly agree). Although the records were labelled as programme feedback, all four selected statements use future-oriented wording. The wording therefore provides the defensible basis for interpreting the responses as prospective endorsements of readiness and expectations, irrespective of when the form was completed. Only anonymised aggregate programme-evaluation information was used for this analysis; no respondent-level records or personal identifiers were available. Frequency was transcribed from the archived programme report charts archived, checked to ensure that each item, and used to reproduce the reported percentages, means, and sample standard deviations. No respondent-level inference is made.

Measures

Four items were selected because they match the distinct focus of this manuscript. They addressed anticipated understanding of the programme's main topics, readiness to accept change, interest in applying the innovations introduced, and expected skill acquisition. Each item represents a separate descriptive indicator. Because each indicator was measured by one item and no psychometric validation evidence was available, reliability analysis, factor analysis, and composite-scale interpretation were neither appropriate nor undertaken.

Table 2. Programme Evaluation Items Used in the Study

Item	Survey statement	Descriptive interpretation
Q1	I understand the main topics that will be discussed in this programme.	Anticipated topic understanding
Q2	I am always ready to accept change through participation in this programme.	Readiness for change
Q3	I am very interested in applying the innovations that will be introduced in this programme.	Interest in applying innovation
Q4	I believe that I will acquire the expected skills through this programme.	Expected skill acquisition

Data Analysis

Response frequencies and percentages were calculated for all categories. Item means and sample standard deviations were calculated from the aggregated frequency distributions to provide concise summaries of response location and dispersion. Positive response percentages combined ratings 4 and 5 (agree and strongly agree). No hypothesis tests were performed because the research question was descriptive and the supplied data consisted of item-level

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

frequency distributions rather than respondent-level records. Means are reported as summaries of the coded response distributions and are interpreted together with category frequencies.

Results and Discussion

Responses were concentrated in the two highest categories across all four items. Positive responses ranged from 94.5% for anticipated topic understanding to 97.3% for expected skill acquisition. Mean ratings ranged narrowly from 4.57 to 4.60, and standard deviations ranged from 0.54 to 0.61. These statistics describe the four item distributions; they do not represent scores on a validated readiness scale.

Table 3. Distribution of Responses and Descriptive Statistics (N = 220)

Item	Outcome	Rating, n					Positive %	M	SD
		1	2	3	4	5			
Q1	Anticipated topic understanding	0	1	11	70	138	94.5	4.57	0.61
Q2	Readiness for change	0	0	10	68	142	95.5	4.60	0.58
Q3	Interest in applying innovation	0	0	10	75	135	95.5	4.57	0.58
Q4	Expected skill acquisition	0	0	6	75	139	97.3	4.60	0.54

Anticipated Topic Understanding

For Q1, 138 participants (62.7%) selected strongly agree and 70 (31.8%) selected agreed. A further 11 participants (5.0%) selected the midpoint and one participant (0.5%) selected disagree; none selected strongly disagree. The item recorded M = 4.57 (SD = 0.61), with 94.5% providing a positive response. The distribution indicates favourable anticipated topic understanding rather than evidence that understanding was subsequently achieved. This interpretation is consistent with service-learning's alignment of academic content and authentic service contexts (Bringle & Hatcher, 1995; Department of Higher Education, 2019). However, the design cannot attribute the rating to the Shariah Survival Kit, presentations, prior coursework, facilitation, peer interaction, or any combination of these elements.

Readiness for Change

For Q2, 142 participants (64.5%) selected strongly agreed and 68 (30.9%) selected agreed. Ten participants (4.5%) selected the midpoint, and no participant selected either disagreement category. The resulting mean was 4.60 (SD = 0.58), while 95.5% provided a positive response. This distribution indicates a favourable self-reported readiness to accept change through programme participation. SULAM activities require participants to move between academic and community-facing roles, adapt explanations to different audiences, and work through practical constraints. Such experiences may create conditions in which change is perceived as relevant rather than abstract. This interpretation aligns with engagement frameworks that locate student experience at the interface between learner characteristics and educational conditions (Kahu, 2013; Kahu & Nelson, 2018). Nevertheless, Q2 does not specify the type or duration of change, nor does it measure subsequent behaviour.

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

Interest in Applying Innovation

For Q3, 135 participants (61.4%) selected strongly agree and 75 (34.1%) selected agree. Ten participants (4.5%) selected the midpoint, and none selected disagreement. The item mean was 4.57 (SD = 0.58), with 95.5% responding positively. Participants therefore reported favourable interest in applying the innovations introduced through the programme. The high level of interest in applying innovation is particularly relevant to the programme's use of the Shariah Survival Kit and hybrid international delivery. Online and hybrid service-learning can extend participation across geographical boundaries and enable collaboration with partners who would otherwise be difficult to reach (Waldner et al., 2012). Recent e-service-learning research has reported positive student experiences while also underscoring the importance of interaction, technology support, and careful design (Ngai et al., 2024). In the present programme, the combination of structured content, live exchange, and collaborative activity may have made innovation visible as a practical method of knowledge transfer. However, Q3 measures interest rather than adoption; follow-up evidence would be required to establish whether students subsequently used, adapted, or shared an introduced innovation.

Expected Skill Acquisition

Q4 received the highest positive response percentage. A total of 139 participants (63.2%) selected strongly agreed and 75 (34.1%) selected agreed, while six participants (2.7%) selected the midpoint. No disagreement was recorded. The item produced M = 4.60 (SD = 0.54), and 97.3% of participants responded positively. The result reflects a strong expectation of acquiring the skills associated with the programme, although it does not constitute an objective assessment of acquired competence. Participants appear to have regarded the programme as capable of supporting relevant skills. This is compatible with wider service-learning evidence associating participation with academic, social, and personal outcomes (Celio et al., 2011; Conway et al., 2009; Yorio & Ye, 2012). Q4 identifies neither particular competencies nor tests performance. Claims of improved communication, leadership, teamwork, or analytical skills would therefore exceed the evidence.

The collaboration among UiTM, UNISULA, and USU adds contextual significance by locating the programme within a cross-border setting for planning and delivering Islamic finance knowledge transfer. It also extended activities to international knowledge recipients, including KAHE exchange participants at UiTM Dungun. However, the four survey items did not assess collaboration quality, intercultural learning, institutional outcomes, or community impact. The international dimension should therefore be understood as programme context rather than an independently evaluated effect.

Implications for Practice

The findings offer several practical implications for educators planning SULAM or related knowledge-transfer activities. First, a structured resource such as the Shariah Survival Kit can provide a common content base for presenters and community participants. Its use should be aligned explicitly with course learning outcomes and community needs rather than treated as an independent add-on. Second, international online participation can extend access, but it requires clear roles, appropriate technology, rehearsed delivery, and opportunities for meaningful interaction. Third, immediate participant feedback can inform continuous quality improvement, but evaluation should distinguish satisfaction and perceived readiness from

demonstrated knowledge or skill. The programme illustrates how SULAM activities can be extended through university collaboration. Future implementations should establish clear responsibilities among organising institutions, identify collaborating universities separately from recipient communities and collect evidence from both student presenters and knowledge recipients.

Limitations and Future Research

Several limitations delimit the findings. First, the aggregate archive did not retain a verifiable administration timestamp, while the four statements use prospective wording. The analysis therefore interprets them as expectations and readiness rather than achieved outcomes. Second, the study used a single measurement with no baseline or comparison condition and cannot establish change attributable to the programme. Third, all outcomes were self-reported and may be affected by social desirability, acquiescence, or ceiling effects. Fourth, each indicator was represented by one item; the items are not a validated scale, and internal consistency or construct validity cannot be established. Fifth, only aggregate chart-based frequencies were available. The absence of respondent-level data, demographics, sampling information, and invitation totals prevents subgroup analysis, multivariable analysis, assessment of response bias, and verification against the original survey export. Sixth, the programme combined the kit, live sessions, discussion, facilitation, and international interaction, so their separate contributions cannot be identified. Finally, the study did not assess community learning, community satisfaction, realised competence, behavioural application, or longer-term outcomes.

Future research should employ a pre-post design and, where feasible, a comparison group or repeated implementation across cohorts. Validated multi-item measures should be used for readiness, engagement, innovation interest, and skill development. Objective assessments can examine Islamic finance knowledge and the accuracy of participants' explanations. Qualitative interviews or reflective analysis could clarify which programme features supported or constrained participation. A longitudinal follow-up would determine whether interest translated into later use of the Shariah Survival Kit, continued engagement in community service, or application of Islamic finance principles. Evidence from collaborating institutions and knowledge-recipient communities should be collected separately to examine intercultural, institutional, and community-level outcomes.

Conclusion

This study examined participants' readiness and expectations concerning an international SULAM Islamic finance knowledge-transfer programme implemented through university collaboration. The findings revealed consistently favourable responses across all four indicators. More than 94% of participants agreed or strongly agreed that they anticipated understanding the programme topics, were ready to accept change, were interested in applying the innovations introduced and expected to acquire relevant skills. All four item means exceeded 4.50 on the five-point scale. Expected skill acquisition recorded the highest positive-response rate at 97.3%, indicating that participants particularly valued the programme's potential contribution to their future capabilities. Collectively, these findings demonstrate strong participant acceptance of the programme's educational and innovation-oriented direction. The study also highlights the contextual significance of extending SULAM through international institutional collaboration and cross-country knowledge transfer. Collaboration

between UiTM, UNISULA and USU created a broader setting in which Islamic finance knowledge could be organised, communicated and shared with local and international recipient groups, including KAHE exchange participants. The Shariah Survival Kit provided a structured content resource within this wider programme arrangement. Although the present evidence cannot isolate the contribution of individual programme components, the favourable responses suggest that participants regarded the integrated format as relevant, understandable and potentially applicable. The use of single-item indicators, aggregate self-report data and a single measurement point limits causal and outcome-based conclusions. Even within these boundaries, the study provides a valuable foundation for refining the programme, clarifying the specific skills and forms of innovation to be developed, and strengthening the alignment between course learning outcomes, international collaboration and community knowledge needs.

Acknowledgements: The authors would like to express their sincere gratitude to UiTM Cawangan Terengganu, UNISSULA Indonesia and USU Indonesia for providing the necessary resources and support throughout the course of this SULAM Programme. Special appreciation is extended to the participants, community group, and international collaborators who contributed to the programme.

Funding Statement: This research received no external funding.

Conflict of Interest Statement: The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the International Journal of Entrepreneurship and Management Practices (IJEMP)

Ethics Statement: Not applicable. This study collected routine, non-clinical post-programme feedback from participants and did not require formal institutional ethical review. Ethical research standards were upheld through voluntary participation, informed consent, and total respondent anonymity.

Author Contribution Statement: All authors contributed significantly to the development of this manuscript. Nurul Ulfa Abdul Aziz was the principal contributor and was responsible for the study's conceptualisation, methodology and preparation of the original manuscript. Wan Anisabanum Salleh contributed to the study's conceptualisation, programme implementation, data collection, literature review and critical revision. Noorimah Misnan contributed to the literature review, academic review, and critical revision. Zainuddin Zakaria contributed to the data collection, data analysis, interpretation of the findings and critical revision. All authors reviewed and approved the final manuscript prior to submission.

International Journal of Entrepreneurship and Management Practices
IJEMP
EISSN : 2600-8750
Volume 9 Issue 35 (September 2026) PP. 1268-1279

References

Albaity, M., & Rahman, M. (2019). The intention to use Islamic banking: An exploratory study to measure Islamic financial literacy. International Journal of Emerging Markets, 14(5), 988-1012. https://doi.org/10.1108/IJOEM-05-2018-0218

Antara, P. M., Musa, R., & Hassan, F. (2016). Bridging Islamic financial literacy and halal literacy: The way forward in halal ecosystem. Procedia Economics and Finance, 37, 196-202. https://doi.org/10.1016/S2212-5671(16)30113-7

Auanassova A. (2023). International collaboration: benefits and challenges. Cent Asian J Med Hypotheses Ethics 2023:4(4):199-205. https://doi.org/10.47316/cajmhe.2023.4.4.02

Bringle, R. G., & Hatcher, J. A. (1995). A service-learning curriculum for faculty. Michigan Journal of Community Service Learning, 2, 112-122.

Celio, C. I., Durlak, J., & Dymnicki, A. (2011). A meta-analysis of the impact of service-learning on students. Journal of Experiential Education, 34(2), 164-181. https://doi.org/10.1177/105382591103400205

Conway, J. M., Amel, E. L., & Gerwien, D. P. (2009). Teaching and learning in the social context: A meta-analysis of service learning's effects on academic, personal, social, and citizenship outcomes. Teaching of Psychology, 36(4), 233-245. https://doi.org/10.1080/00986280903172969

Department of Higher Education. (2019). Service-Learning Malaysia-University for Society (SULAM). Ministry of Education Malaysia.

Dinç, Y., Çetin, M., Bulut, M., & Jahangir, R. (2021). Islamic financial literacy scale: An amendment in the sphere of contemporary financial literacy. ISRA International Journal of Islamic Finance, 13(2), 251-263. https://doi.org/10.1108/IJIF-07-2020-0156

Fernández-Cézar, R., Prada-Núñez, R., & Solano-Pinto, N. (2024). Collaborative online international learning: Experiences in higher education. Educational Process: International Journal, 13(4), 7-24. https://doi.org/10.22521/edupij.2024.134.1

Jacoby, B. (Ed.). (1996). Service-learning in higher education: Concepts and practices. Jossey-Bass.

Kahu, E. R. (2013). Framing student engagement in higher education. Studies in Higher Education, 38(5), 758-773. https://doi.org/10.1080/03075079.2011.598505

Kahu, E. R., & Nelson, K. (2018). Student engagement in the educational interface: Understanding the mechanisms of student success. Higher Education Research & Development, 37(1), 58-71. https://doi.org/10.1080/07294360.2017.1344197

Kolb, D. A. (1984). Experiential learning: Experience as the source of learning and development. Prentice Hall.

Md Sapir @ Md Shafik, A. S., & Wan Ahmad, W. M. (2020). Financial literacy among Malaysian Muslim undergraduates. Journal of Islamic Accounting and Business Research, 11(8), 1515-1529. https://doi.org/10.1108/JIABR-10-2017-0149

Naufal, W. N. A. D. M., Aris, S. R. S., Wahi, R., Mohamed, A. M. D., Zulkipli, Z. A., Hashim, R. A., Elianawati, & Yusof, M. M. M. (2024). Key success factors for implementation of Service-Learning Malaysia University for Society (SULAM) projects at higher education level: Community perspectives. Asian Journal of University Education, 20(1), 152-172. https://doi.org/10.24191/ajue.v20i1.25824

Ngai, G., Lau, K.-H., & Kwan, K.-P. (2024). A large-scale study of students' e-service-learning experiences and outcomes during the pandemic. Journal of Experiential Education, 47(1), 29-52. https://doi.org/10.1177/10538259231171852

Ostrovska, M. (2025). Professional training of teachers for implementing innovative activities. Scientific Notes. Series: Pedagogical Sciences , (219), 446-450. https://doi.org/10.36550/2415-7988-2025-1-219-446-450

Salam, M., Awang Iskandar, D. N., Abang Ibrahim, D. H., & Farooq, M. S. (2019). Service learning in higher education: A systematic literature review. Asia Pacific Education Review, 20(4), 573-593. https://doi.org/10.1007/s12564-019-09580-6

Wahab, M. Z. H. (2024). Evaluating the impact of Service-Learning Malaysia-University for Society (SULAM) on student learning and community engagement. International Journal of Academic Research in Progressive Education and Development, 13(3), 2080-2096. https://doi.org/10.6007/IJARPED/v13-i3/22077

Waldner, L. S., McGorry, S. Y., & Widener, M. C. (2012). E-service-learning: The evolution of service-learning to engage a growing online student population. Journal of Higher Education Outreach and Engagement, 16(2), 123-151.

Yorio, P. L., & Ye, F. (2012). A meta-analysis on the effects of service-learning on the social, personal, and cognitive outcomes of learning. Academy of Management Learning & Education, 11(1), 9-27. https://doi.org/10.5465/amle.2010.0072

Yusof, N., Tengku Ariffin, T. F., Awang Hashim, R., Nordin, H., & Kaur, A. (2020). Challenges of service learning practices: Student and faculty perspectives from Malaysia. Malaysian Journal of Learning and Instruction, 17(2), 279-309. https://doi.org/10.32890/mjli2020