



Islamic Education Financial Management and Its Application in Institutional Management Based on the Perspective of the Qur'an

Basri Asyibli^{1*}, Maharani Windu Utami²

^{1,2} Universitas Islam Negeri Sultan Maulana Hasanuddin, Banten, Indonesia

Email: 242625103.basriasyibli@uinbanten.ac.id¹,

242625105.maharaniwinduutami@uinbanten.ac.id²

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Abstract :

Education can be understood from two perspectives, namely theoretical and practical. From a theoretical point of view, education functions to mature human development, while practically, education is manifested in its institutions. This study aims to analyze the financial management of Islamic education and its application in the context of the Qur'an, as well as explore how good financial management can improve the quality of education. The research method used is a literature approach, which involves collecting and analyzing data from various library sources, including books, journals, and related documents. By referring to the teachings of the Qur'an, this article emphasizes that education financial management includes systematic planning, management, and evaluation, with the principles of accountability, transparency, and integrity as the foundation. The implications of this study emphasize the importance of applying Islamic values in education financial management to create a better and sustainable educational environment. However, the limitations of this study lie in the limited focus on Islamic educational institutions, so the results may not be fully applicable to other educational contexts. Further research is needed to explore financial management in different types of Educational institutions.

Keywords: *Educational Financial Management, Financial Management from the Perspective of the Qur'an, Implementation of Financial Management*

Abstrak :

Pendidikan dapat dipahami dari dua perspektif, yaitu teoritis dan praktis. Dari sudut pandang teoritis, pendidikan berfungsi untuk mematangkan perkembangan manusia, sedangkan secara praktis, pendidikan terwujud dalam lembaga-lembaganya. Penelitian ini bertujuan untuk menganalisis manajemen keuangan pendidikan Islam dan penerapannya dalam konteks Al-Qur'an, serta mengeksplorasi bagaimana manajemen keuangan yang baik dapat meningkatkan kualitas pendidikan. Metode penelitian yang digunakan adalah pendekatan kepustakaan, yang melibatkan pengumpulan dan analisis data dari berbagai sumber pustaka, termasuk buku, jurnal, dan dokumen terkait. Dengan mengacu pada ajaran Al-Qur'an artikel ini menekankan bahwa manajemen keuangan pendidikan mencakup perencanaan, pengelolaan, dan evaluasi yang sistematis, dengan prinsip-prinsip akuntabilitas, transparansi, dan integritas sebagai landasan. Implikasi dari penelitian ini menekankan pentingnya penerapan nilai-nilai Islam dalam pengelolaan keuangan pendidikan untuk menciptakan lingkungan pendidikan yang lebih baik dan berkelanjutan. Namun, keterbatasan penelitian ini terletak pada fokus yang terbatas pada lembaga pendidikan Islam, sehingga hasilnya mungkin tidak sepenuhnya dapat diterapkan pada konteks pendidikan lainnya. Penelitian lebih lanjut diperlukan untuk mengeksplorasi manajemen keuangan di berbagai jenis lembaga Pendidikan.

Kata Kunci: *Manajemen Keuangan Pendidikan, Manajemen Keuangan Perspektif Al-Qur'an, Implementasi Manajemen Keuangan*

INTRODUCTION

Education can be understood from two perspectives, namely theoretical and practical. From a theoretical perspective, education is interpreted as an effort to mature human development. Meanwhile, from a practical perspective, education can be seen through its institutions. According to the National Education System Law Number 20 of 2003, there are three types of educational environments, namely informal education, non-formal education, and formal education.¹ From the perspective of institutional order, formal education and non-formal education are more easily organized through the application of management principles in their various functions, which plays a significant role. Therefore, analysis and evaluation of the implementation process are crucial to support the development of institutions, especially in the field of education. Schools, being formal educational institutions, receive significant attention from both the government and society.² Education is a process that aims to shape character so that students can have strong soul characteristics and independence. The success of an educational institution is highly dependent on the presence of professional educators and the support of adequate learning facilities and infrastructure. Therefore, the availability of sufficient funds is a must if you want to achieve quality education. Many sources of funding do not guarantee education quality if not managed properly.³

It is the job of an educational institution to plan and carry out a wide range of social, cultural, religious, and research activities that are related to skills and knowledge. This scope includes aspects of intellectual, spiritual, and skills education. As a meeting place, this institution provides an opportunity for individuals to collaborate rationally, systematically, planned, organized, directed, and controlled. We make all these efforts to efficiently and effectively utilize resources, facilities, data, and others to achieve educational goals.⁴ Educational institutions are responsible for creating an atmosphere that supports the fulfillment of students' learning and development needs. However, along with the increasing standards of education and operational expenses, the financial management of institutions has become increasingly complex. Comprehensive budget planning can help educational institutions overcome various challenges that disrupt the teaching and learning process, including in terms of financial management.⁵ Islamic educational institutions apply Islamic principles in their financial management, which include concepts such as justice, halal, and redistribution of wealth when making decisions regarding investment and funding. The goal of this approach is to make the financial system more stable, fair, and long-lasting. This is in line with Islamic religious values and the ideas in Islamic Financial Theory. This theory serves as a guide for Islamic educational institutions in managing their financial operations

¹ Mesiono Mesiono and Roslaeni Roslaeni, "Model-Model Pembiayaan Pendidikan (Analisis Efektivitas Dan Efisiensi Dalam Institusi Pendidikan)," *Jurnal Bilqolam Pendidikan Islam* 2, no. 1 (July 15, 2021): 1-18, <https://doi.org/10.51672/jbpi.v2i1.10>.

² Nurhayati Nurhayati et al., "Manajemen Pembiayaan Pendidikan Dalam Meningkatkan Mutu Lembaga Pendidikan Islam," *JURNAL MANAJEMEN PENDIDIKAN DAN ILMU SOSIAL* 3, no. 2 (August 20, 2022): 594-601, <https://doi.org/10.38035/jmpis.v3i2.1123>.

³ Nur Komariah, "Konsep Manajemen Keuangan," *Al-Afkar : Manajemen Pendidikan Islam*, 6(1), 67-94. 6, no. Teori Kinrja (2018): 67-94.

⁴ Etty Andiawati, "Pengelolaan Keuangan Lembaga Pendidikan/Sekolah," *Prosiding Seminar Pendidikan Ekonomi Dan Bisnis* 3, no. 1 (2018).

⁵ Venny Oktaviany, "Hubungan Manajemen Keuangan Dan Iklim Sekolah Dengan Efektivitas Sekolah Dasar Negeri Kecamatan Duren Sawit," *JIP: Jurnal Ilmu Pendidikan STKIP Kusuma Negara* 8, no. 1 (2016).

within schools. The quality of an Islamic educational institution can be assessed from the way they manage their financial management.⁶

To improve the quality of education, attention to management applied in educational institutions is crucial. The purpose of education cannot be separated from the financial problems faced by an institution. To manage finances effectively, a school leader needs to understand the steps required in the management process. This aspect of management is explained in the field of educational financial management.⁷ Management is an effort made consciously to organize and manage an object or activity, including education, with a planned and systematic approach. Financial management is an effort to organize and manage financial systematics, both income and expenses. In financial management, there are three important components that can be called 3M, namely: man, money, and market. Man serves as a form of human resources, carrying out activities and managing an institution; money serves as a management object, and the market serves as a management target, carrying out financial activities.⁸ There are four important elements that must be present in management, namely: the implementation of management must be clear, physical and non-physical targets must be identifiable, efforts made must be carried out consciously and planned and structured, and the results achieved must be effective and efficient in accordance with what has been determined.⁹

Fundamentally, the teachings of Islam contained in the Qur'an and As-Sunnah teach about a life that is directed and orderly, which is a concrete example of the application of management that leads to order. The theories and concepts of management that exist today are actually not new from an Islamic perspective. Management has existed since Allah created the universe and all its contents. Management of nature and other creatures is inseparable from sky management.¹⁰ The study of Islam and various other disciplines, including Islamic educational management, is based on the Qur'an. Every issue, including those related to Islamic educational management, has been discussed in the Qur'an in its entirety. The following is the word of Allah SWT in Surah An-Nahl (16) verse 89:

وَيَوْمَ نَبْعَثُ فِي كُلِّ أُمَّةٍ شَهِيدًا عَلَيْهِمْ مِنْ أَنْفُسِهِمْ وَجِئْنَا بِكَ شَهِيدًا عَلَى هَؤُلَاءِ وَتَزَلُّوا عَلَيْكَ الْكِتَابَ تَبْيَانًا لِكُلِّ شَيْءٍ وَهُدًى وَرَحْمَةً وَبُشْرَى لِلْمُسْلِمِينَ ﴿٨٩﴾

Meaning: "‘Consider, O Prophet, ‘ the Day We will call against every faith-community a witness of their own. And We will call you to be a witness against these ‘people of yours’. We have revealed to you the Book as an explanation of all things, a guide, a mercy, and good news for those who ‘fully’ submit.” (QS. An-Nahl: 89)¹¹

⁶ Z Abidin, "Manajemen Pendidikan Agama Islam Di Madrasah," *AKSARA: Jurnal Ilmu Pendidikan Non Formal* 09, no. 03 (2023), <https://doi.org/10.37905/aksara.9.3.1735-1742.2023>.

⁷ Irwan Irwan and Yahya Yahya, "Efektifitas Pengelolaan Dana Komite Dalam Upaya Dukungan Pembiayaan Pendidikan Pada MAN 1 Padang," *Al-Riwayah: Jurnal Kependidikan* 14, no. 1 (2022), <https://doi.org/10.47945/al-riwayah.v14i1.398>.

⁸ Said Kelana Asnawi, *Pengantar Manajemen Keuangan* (Tangerang Selatan: Universitas Terbuka, 2017).

⁹ Muhammad Arsyam, *Manajemen Pendidikan Islam* (Makasar: Sekolah Tinggi Agama Islam Darud Da'wah Wal-Irsyad (STAI-DDI), 2020).

¹⁰ Lalu Muh Reza Pratama and Hamidullah Mahmud, "Manajemen Perspektif Al- Qur'an," *Safwah: Jurnal Ilmu al-Qur'an Dan Tafsir* 1, no. 2 (2023): 96–121.

¹¹ Kementrian Agama, *Al-Qur'an Dan Terjemahan* (Bandung, 2017).

Various studies have been conducted to explore the relationship between financial management and the quality of education, both in public and private educational institutions. Researchers like Najihah and Muhammad,¹² Ernawati et al.,¹³ Siswanto et al.,¹⁴ Kurnia,¹⁵ Sari et al.,¹⁶ Sukatin et al.,¹⁷ dan Muhajir et al.¹⁸ have conducted such studies. However, these studies have not yet addressed the intersection of financial management with Islamic values, particularly from the perspective of the Qur'an, as the researcher has done. The purpose of this study is to identify and analyze the concept of financial management applied in Islamic educational institutions. Educational financial management is one of the important tools that plays a role in the success of the implementation of national education in the context of national and state development. Based on this, the author assesses that financial management also functions as a driver to improve the quality of education at the regional level and in each educational institution. Because in general the world of Islamic education will continue to be faced with the problem of limited funds and other problems that are still related to the financing aspect for the sake of a quality and accountable Islamic education process. Therefore, this article will discuss Islamic educational financial management and its application in institutional management from the perspective of the Qur'an.

RESEARCH METHOD

The research method applied in writing this article is a library research approach, also known as a literature study. The process involves a series of activities related to collecting data from library sources, such as books, journals, articles, and other documents. Data is obtained through several applications, including Mendeley, Publish or Perish (Harzing), Google Scholar, and others.¹⁹ After the author collects the data, the next step is to read, study, understand, select, organize, and analyze it. The next stage is to draw conclusions based on the data that has been collected and analyzed. In this data analysis process, the author uses the content analysis method. The content analysis technique is a research method that aims to draw conclusions by systematically and objectively identifying certain characteristics in the messages contained in a text.²⁰

¹² Iffatun Najihah and Suaib H. Muhammad, "Konsep Manajemen Keuangan Dalam Lembaga Pendidikan Islam Perspektif Al Qur'an Dan Hadis," *Idaarah: Jurnal Manajemen Pendidikan* 5, no. 2 (2021): 223, <https://doi.org/10.24252/idaarah.v5i2.21616>.

¹³ Ernawati Ernawati, Iswan Efendi, and Maria Ulfah, "Implementasi Fungsi Manajemen Keuangan Sekolah Dan Penerapannya Pada Kualitas Pendidikan," *Jurnal Review Pendidikan Dan Pengajaran* 6, no. 4 (December 10, 2023): 3027–3027, <https://doi.org/10.31004/jrpp.v6i4.22445>.

¹⁴ Siswanto Siswanto, Nuraini Asriati, and Mardaniah Mardaniah, "Evaluasi Sistem Manajemen Keuangan Sekolah Menengah Pertama (SMP): Dampak Terhadap Kualitas Pendidikan," *Jurnal Pendidikan Dan Pembelajaran Indonesia (JPPI)* 4, no. 4 (November 30, 2024): 1756–64, <https://doi.org/10.53299/jppi.v4i4.771>.

¹⁵ Aang Kurnia, "Pengelolaan Manajemen Keuangan Pada Lembaga Pendidikan SD Negeri 5 Jaten Di Karanganyar Jawa Tengah," *Ta'lim* 4, no. 2 (October 7, 2022), <https://doi.org/10.36269/tlm.v4i2.1131>.

¹⁶ Fatma Sari, Iswantir M, and Susanda Febriani, "Implementasi Manajemen Keuangan Sekolah Dalam Rangka Meningkatkan Kualitas Pendidikan Di SMAN 5 Payakumbuh," *JURNAL PENDIDIKAN DAN ILMU SOSIAL (JUPENDIS)* 2, no. 1 (2024): 322–31, <https://doi.org/10.54066/jupendis.v2i1.1306>.

¹⁷ Sukatin Sukatin et al., "Manajemen Keuangan Atau Pembiayaan Pendidikan," *Pedagogika: Jurnal Ilmu-Ilmu Kependidikan* 3, no. 2 (November 30, 2023): 277–82, <https://doi.org/10.57251/ped.v3i2.1374>.

¹⁸ Nur Muhammad Najmi Muhajir, Machdum Bachtiar, and Anis Fauzi, "Pentingnya Manajemen Pembiayaan Dalam Pendidikan," *Jurnal Pendidikan Dan Konseling (JPDK)* 5, no. 2 (April 18, 2023): 4684–89, <https://doi.org/10.31004/jpdk.v5i2.14207>.

¹⁹ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: ALFABETA, CV, 2013).

²⁰ Rachmat Kriyantono, *Teknik Praktis Riset Komunika* (Jakarta: Kencana Prenada Media, 2010).

RESULT AND DISCUSSION

Implementation of Islamic Education Financial Management

1. Islamic Education Financial Management Strategy

Islamic educational financial management includes all operations related to the acquisition, use, and accountability of finances, which aim to achieve goals efficiently and effectively. The application of educational finance includes payment of educators, provision of facilities and infrastructure, professional development of educators, extracurricular activities, supervisory actions, and other educational initiatives. According to Article 46, paragraph 1 of Law Number 20 of 2003, educational financing is a joint obligation of the government, local governments, and the community. In addition, educational financing can come from parents of students, alumni donations, participation fees, institutional entrepreneurship funds, and zakat for Islamic educational institutions.²¹

The sources of funds obtained, as explained by the National Education Standards Agency, indicate that educational financing includes two standard components: operational expenses and investment or personal costs. Educational operational costs include salaries or wages for educators and education personnel, along with their allowances, stationery, and teaching materials; utilities such as electricity and water; services; telecommunications; taxes; transportation; and similar expenses. Investment or personal costs include expenses related to the acquisition of facilities and infrastructure, training for human resource development, and investment in permanent jobs.²²

In terms of educational financial management, there are several important components that must be considered: procedures for controlling the budget, how to manage finances, operational steps in capital investment, training related to distribution methods, and steps to supervise and audit finances. Educational financial management can come from the government, endowments, zakat, students or guardians, and the community. In the realm of educational financial management, several important components must be addressed, including procedures for controlling the budget, how to manage finances, operational steps in investment, distribution technique training, and financial monitoring and audit procedures. Educational financial management can be funded by the government, endowments, zakat, students or guardians, and the community. Furthermore, according to Venky Venkateswaran, four fundamental components play a crucial role in the financial management of the public sector: (1) A funding plan or budget (budgeting) that sets operational priorities and can describe the planning process that will be funded by the government annually. (2) Fund management (accounting), which is used to organize, group, or divide explanations about money in a way that is done in a planned way. (3) Financial reporting is information that functions to report the use of funds in a transparent and accountable manner based on four qualification standards that are owned, namely: relevance, clear reporting information,

²¹ Syamsurizal, Oktavia Dewi Afja, and Iswantir, "Manajemen Keuangan Lembaga Pendidikan Islam," *Journal of Educational Management and Strategy (JEMAST)* 01, no. 02 (2022): 125–33, <https://10.57255/jemast.v1i1.153>.

²² Ulfa Dj. Nurkamiden and Herson Anwar, "Konsep Manajemen Pembiayaan Pendidikan Pada Lembaga Pendidikan Islam," *Tadbir: Jurnal Manajemen Pendidikan Islam* 11, no. 1 (March 28, 2023): 53–64, <https://doi.org/10.30603/tjmpi.v11i1.3384>.

compatibility or cooperativeness, manageability, materiality, and benefits. (4) Auditing, a process used in supervision to make sure there are no mistakes, waste, or wrong information in financial reports.²³ In its implementation, financial management based on the law has four steps: budgeting, bookkeeping in the form of calculating and recording expenses and income (accounting), monitoring and checking the funding budget (auditing), and evaluation.²⁴

2. Educational Financial Planning

Planning is a basic managerial function designed to achieve organizational goals. This process involves identifying the actions to be implemented, the location, the time of implementation, the duration, and the methodology to be used.²⁵ In financial management, planning is essential to identify sources of funding that facilitate the implementation of educational activities and the achievement of institutional goals. This process involves the collection of various resources aimed at achieving certain goals and is closely related to the preparation of the budget as a tangible representation of the financial strategy for each component of the activity.²⁶

The implementation of Islamic education financial management based on madrasahs involves an important activity called the Madrasah Revenue and Expenditure Budget Plan (RAPBM), which includes planning a budget that is evaluated quantitatively through functional arrangements. The budget implementation process acts as a visualization of activities, serves as a mechanism for increasing income and expenditure, is a governance instrument, and ultimately, is a tool for increasing efficiency. The next stage of the RAPBM involves preparation, including stages such as coordination meetings between management and members, socialization, and dissemination of information regarding upcoming actions related to the RAPBM. Closing activities involve the distribution and recognition of money.²⁷

3. Use of Education Finance

Financial allocation/use is an important component in management that significantly contributes to the achievement of predetermined goals. This stage involves the implementation of previously prepared plans or strategies by utilizing available resources.²⁸ In addition, the allocation or use of the education budget is a strategy to determine the amount and priority of funds set for the implementation of educational programs in schools. In this context, the position of the madrasah/school leader is very important because the principal

²³ Catherine Farvacque-Vitkovic, *Municipal Finances: A Handbook for Local Governments*, ed. Catherine D. Farvacque-Vitkovic and Mihaly Kopanyi, vol. 1 (Washington, D.C: The World Bank Group, 2014), <https://doi.org/10.1596/978-0-8213-9830-2>.

²⁴ Najihah and Muhammad, "Konsep Manajemen Keuangan Dalam Lembaga Pendidikan Islam Perspektif Al Qur'an Dan Hadis."

²⁵ Ahmad Mushthofa, Erni Munastiwi, and Aqimi Dinana, "Manajemen Pembiayaan Pendidikan Berbasis Bebas Sumbangan Pembinaan Pendidikan," *Jurnal Akuntabilitas Manajemen Pendidikan* 10, no. 1 (May 15, 2022): 64–76, <https://doi.org/10.21831/jamp.v10i1.46994>.

²⁶ Deden Ramdhani and Muhammad Ubaidillah, "Manajemen Pembiayaan Sekolah Dasar Berbasis Islam Study Kasus Di Sd Ummu Aiman Lawang," *Jurnal Inovatif Manajemen Pendidikan Islam* 1, no. 2 (July 25, 2022): 102–20, <https://doi.org/10.38073/jimpi.v1i2.638>.

²⁷ Rifdah Auva Apriliana et al., "Implementasi Manajemen Keuangan Madrasah Dalam Rangka Meningkatkan Mutu Pendidikan Islam," *El-Idare: Jurnal Manajemen Pendidikan Islam* 8, no. 2 (December 23, 2022): 93–107, <https://doi.org/10.19109/elidare.v8i2.14425>.

²⁸ Nasarudin Nasarudin et al., *Pengantar Ilmu Manajemen* (Agam: Yayasan Tri Edukasi Ilmiah, 2024).

determines policy decisions regarding finances.²⁹

In the context of the allocation/use of education funds, this process is related to the Madrasah Revenue and Expenditure Budget Plan (RAPBM), which can be formulated annually or semi-annually by the madrasah principal, educators, students, treasurers, and school committees in accordance with the stages of budget preparation.³⁰ The success of implementation depends on effective coordination among the parties involved and proper management of resources. Each individual or unit in the organization must comprehensively understand their duties and responsibilities. In addition, the ability to adapt in overcoming difficulties that arise during implementation is critical.³¹

4. Supervision and Evaluation of Education Finance

Supervising the budget means doing a set of organized and systematic tasks, such as keeping an eye on, inspecting, evaluating, and reporting on how the money set aside for the education program is being used and making sure that the budget is used correctly and carried out quickly and correctly. As a school manager, the principal supervises to ensure compliance with the implementation of tasks according to the established plan, coordinates operations, prevents waste and misuse of funds, ensures satisfaction, and increases public confidence in the management of school finances. According to Komaruddin, there are several stages of supervision. a) Determination of Standards. Supervision begins with the refinement of parameters or specifications of targeted and pragmatic methods to be used as a framework for implementing supervision. b) The principal supervises, indicating activities that involve collecting data on current operations or programs, in accordance with the predetermined plan. c) Implementation of an assessment is the process of evaluating the potential impact of deviations or violations related to school finances. d) Improvement is an effort aimed at correcting the inconsistencies or deviations that have occurred.³²

5. Financial Accountability for Education

Accountability for school financial expenditures is a comprehensive report detailing the total cash allocated for school activities. The report is prepared by the treasurer; the financial report includes details regarding income, expenditure, and budget allocation. In education, finance and funding are intrinsically linked; the better the financial status of an institution, the greater its ability to meet its needs. Conversely, a school that lacks financial resources will not be able to sponsor extracurricular activities. In addition, accountability for financial management in Islamic education includes elements of openness, responsibility, and fairness. In this context, financial management must comply with Sharia principles that prioritize the effective and efficient allocation of resources to achieve educational goals.³³

²⁹ Rohmat Rohmat, "Relasi Kepemimpinan Dan Kultur Sekolah," *INSANIA : Jurnal Pemikiran Alternatif Kependidikan* 21, no. 2 (2016): 162–78, <https://doi.org/10.24090/insania.v21i2.1411>.

³⁰ Syifa Nur Jannah, "Pengelolaan Biaya Pendidikan Dalam Perspektif Pendidikan Islam," *QAZI : Journal Of Islamic Studies* 1, no. 1 (2024).

³¹ Rizka Aulia and Nuri Aslami, "Peran Manajemen Perubahan Dalam Menghadapi Tantangan Dan Mengoptimalkan Peluang Di Era Digital," *Journal of Nusantara Economic Science (JNES)* 1, no. 2 (2023).

³² Syamsurizal, Afja, and Iswanti, "Manajemen Keuangan Lembaga Pendidikan Islam."

³³ Andreas Hellmann et al., "Exploring Impression Management through Eye-Tracking: A Study on the Influence of Photographs in Financial Reporting," *Journal of Behavioral and Experimental Finance* 44 (December 2024): 100987, <https://doi.org/10.1016/j.jbef.2024.100987>.

Hidayat and Abdillah emphasized that "the implementation of effective financial management in Islamic education includes not only fund management but also moral accountability to the community and stakeholders."³⁴ It is important to ensure that the funds managed are used properly and contribute positively to the progress of education. Here are some important aspects of accountability in the use of Islamic education finance: (1) Transparency: Educational institutions must provide financial reports that are clear and accessible to all stakeholders. Transparency in financial reporting is key to building trust between educational institutions and the community. (2) Accountability: Accountability requires educational institutions to be responsible for every expenditure made. This is in line with the principles of sharia, which demand honesty in financial management. Accountability in Islamic educational financial management is a form of responsibility to Allah and the community. This includes the preparation of accurate and timely financial reports. (3) Fairness: Management of funds must be carried out fairly, ensuring that all parties receive equal benefits. In this context, the Qur'an reminds us not to commit fraud in financial transactions.³⁵

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنتُمْ تَعْلَمُونَ ﴿١٨٨﴾

Meaning: "Do not consume one another's wealth unjustly, nor deliberately bribe authorities in order to devour a portion of others' property, knowing that it is a sin." (QS. Al-Baqarah: 188).

Financial Management of Education from the Perspective of the Qur'an

Financial management is concerned with the management of funds in an organization, which can be a government agency, school, hospital, bank, company, or other entity. Financial management includes the decision-making process that uses accounting data to help the organization achieve its goals.³⁶ Educational financial management is a series of activities carried out by leaders to encourage their staff to perform management functions. These activities include financial planning (budgeting), management of expenditures (disbursements), use, recording, auditing, controlling, storing funds, as well as accountability and financial reporting owned by an institution or organization, including institutions that provide educational services. Overall, educational financial management focuses on the management of existing funds and the preparation and implementation of administrative instruments to achieve efficient and effective results.³⁷ Financial management involves various activities, including procurement and determination of funding sources, reporting, use of funds, auditing, and accountability. According to Rahmat Hidayat and Candrawijaya in their book, there are three main stages in this process,

³⁴ Rahmat Hidayat and Abdillah, *Ilmu Pendidikan "Konsep, Teori Dan Aplikasinya,"* ed. Candra Wijaya and Amiruddin (Medan: Lembaga Peduli Pengembangan Pendidikan Indonesia (LPPPI), 2019).

³⁵ Ahmadum Yossy Herfanda, "Fungsi Manajemen Keuangan Pada Perusahaan," *Jurnal Ekonomi Dan Bisnis Digital* 2, no. 1 (2024): 21–25.

³⁶ Nur Khomisah Pohan and Hellen Tiara, "Manajemen Keuangan Dan Pembiayaan (Tamwil) Dalam Perspektif Islam," *Southeast Asian Journal of Islamic Education Management* 3, no. 1 (February 15, 2022): 45–78, <https://doi.org/10.21154/sajiem.v3i1.90>.

³⁷ Muhammad Hidayat Ginanjar and Edi Purwanto, "Implementasi Manajemen Pembiayaan Pendidikan Di SMK Informatika Bina Generasi 3 Kabupaten Bogor," *Islamic Management: Jurnal Manajemen Pendidikan Islam* 5, no. 01 (January 25, 2022): 67, <https://doi.org/10.30868/im.v5i01.2024>.

namely financial planning (budgeting), implementation (accounting), and the evaluation or assessment stage (auditing).³⁸

1. Financial Planning (Budgeting)

Education budget, or budgeting in Arabic, is called *muwāzanah* and *mizāniyyah*, which comes from the word *wazan* (وزن), which means balanced.³⁹

The process or way to prepare a budget is known as budgeting. A budget is a quantitative business plan that is expressed in the form of monetary value, which functions as a guide to carrying out organizational activities within a certain period of time.⁴⁰ Conceptually, budgeting is also found in QS. Yūsuf [12]: 47-49, namely when the Prophet Yusuf planned how to use and allocate food resources to achieve the expected and planned goals.⁴¹

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَابًّا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِّمَّ تَأْكُلُونَ ﴿٤٧﴾ ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعٌ شِدَادٌ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا نِمْمَا تُحْصِنُونَ ﴿٤٨﴾ ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعْرِشُونَ ﴿٤٩﴾



Artinya: "Joseph replied, "You will plant 'grain' for seven consecutive years, leaving in the ear whatever you will harvest, except for the little you will eat. Then after that will come seven years of great hardship which will consume whatever you have saved, except the little you will store 'for seed'. Then after that will come a year in which people will receive abundant rain and they will press 'oil and wine'." (QS. Yūsuf [12]: 47-49).

Prophet Yusuf AS explains in this verse how to deal with hard times by managing food resources wisely during the growing season so that there aren't any shortages and people can live through the hard years. Likewise, in the management of educational finance, an effective budget planning process is needed to understand the financial capacity to face future challenges and evaluate the financial capabilities for planned programs to achieve the goals set efficiently.

According to Siegel and Marcy, as quoted by Asnawi, the budgeting process consists of three main steps: (1) Goal Setting: The first step in this process is to change the general goals of the organization into more specific activity targets. (2) Implementation: At this stage, formal plans are used to detail the goals and strategies of the organization while encouraging the active involvement of employees. (3) Once the budget is approved, it becomes a crucial element in the control system, which serves as a reference for measuring actual performance and as a basis for managing by exception.⁴²

³⁸ Rahmat Hidayat and Candra Wijaya, *Ayat-Ayat Al-Qur'an Tentang Manajemen Pendidikan Islam* (Medan: Lembaga Peduli Pengembangan Pendidikan Indonesia (LPPPI), 2017).

³⁹ Atabik Ali and Ahmad Zuhdi Muhdlor, *Kamus Kontemporer Arab-Indonesia* (Yogyakarta: Multi Karya Grafika, 2003).

⁴⁰ Ahmad Qurtubi, *Administrasi Pendidikan (Tinjauan Teori Dan Implementasi)* (Surabaya: Anggota IKAPI, 2019).

⁴¹ Ahmad Noor Islahudin and Nina Ramadhani Wulandari, "Manajemen Pembiayaan Pendidikan Perspektif Al-Quran," *Mindset: Jurnal Manajemen Pendidikan Islam* 1, no. 1 (March 11, 2022): 1-21, <https://doi.org/10.58561/mindset.v1i1.24>.

⁴² Abdul Kadir Arno, "Penyusunan Anggaran Perspektif Fiqhi Anggaran Hukum Ekonomi Syari'ah," *Al-Amwal: Journal of Islamic Economic Law* 1, no. 1 (May 20, 2019): 30-40, <https://doi.org/10.24256/alw.v1i1.625>.

In the Qur'an, Allah encourages humans to plan their finances wisely. This is stated in the Qur'an, specifically in the letter Al-Furqan, verse 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

Meaning: "They are those who spend neither wastefully nor stingily, but moderately in between." (Q.S. al- Furqan [25]: 67)

For a Muslim, wealth should be used as a means to do good by referring to the Qur'an and hadith as the main guide. Allah SWT loves those who seek sustenance in a halal way, manage it wisely, and set aside the excess to face needs or difficult situations. Furthermore, a hadith underscores the significance of effectively planning finances based on sharia principles, also known as cash flow management, as stated by the Prophet Muhammad SAW:⁴³

سنن الترمذي ﷺ: حَدَّثَنَا عَبْدُ اللَّهِ بْنُ عَبْدِ الرَّحْمَنِ الْأَسْوَدُ بْنُ عَامِرٍ حَدَّثَنَا أَبُو بَكْرِ بْنُ عَيَّاشٍ عَنْ الْأَعْمَشِ عَنْ سَعِيدِ بْنِ عَبْدِ اللَّهِ بْنِ جُرَيْجٍ عَنْ أَبِي بَرْزَةَ الْأَسْلَمِيِّ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَا تَزُولُ قَدَمَا عَبْدٍ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ عُمُرِهِ فِيمَا أَفْنَاهُ وَعَنْ عِلْمِهِ فِيمَا فَعَلَ وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ جَسَمِهِ فِيمَا أَبْلَاهُ قَالَ هَذَا حَدِيثٌ حَسَنٌ صَحِيحٌ وَسَعِيدُ بْنُ عَبْدِ اللَّهِ بْنِ جُرَيْجٍ هُوَ بَصْرِيُّ وَهُوَ مَوْلَى أَبِي بَرْزَةَ وَأَبُو بَرْزَةَ اسْمُهُ نَضْلَةُ بْنُ عُبَيْدٍ (رَوَاهُ التِّرْمِذِيُّ)

Meaning: "Sunan Tirmidhi 2341: Has told us [Abdullah bin Abdurrahman] has told us [Al Aswad bin 'Amir] has told us [Abu Bakr bin Ayyasy] from [Al A'masy] from [Sa'id bin Abdullah bin Juraij] from [Abu Barzah Al Aslami] said: Rasulullah Sallallahu 'alaihi wa Salam said: "The two soles of a servant's feet will not shift on the Day of Resurrection until he is asked about what he spent his life on, what he used his knowledge to do, where he got his wealth from, where he spent it, and what he used his body for." He said, This hadith is authentic; as for Sa'id bin Abdullah bin Juraij, he was from Basrah, and he was Abu Barzah's slave, while Abu Barzah's name was Nadlah bin 'Ubaid." (HR. Tirmidhi)

The hadith explains that financial planning is not only prescribed for Muslims but for humans in general. In the afterlife, people will primarily question the source of wealth and its expenditures.

2. Financial Implementation (Accounting)

Implementation is an effort to achieve predetermined goals by creating a productive atmosphere of cooperation. In addition, implementation includes direction, motivation, and determination of orders. Thus, implementation can be interpreted as an effort to realize plans that have been prepared in the early stages of the management function.⁴⁴ In implementing the education budget, the steps that need to be taken are to record or account. In general, educational financial activities can be categorized into two types, namely receipts and expenditures. Receipts of school funds from various sources must be recorded

⁴³ Muhammad bin Isa bin Saurah Tirmidzi, *Sunan Tirmidzi* (Beirut: Darul Fikri, 1980).

⁴⁴ Feiby Ismail and Nindy Sumaila, "Implementasi Manajemen Pembiayaan Dalam Pengelolaan Dana Bantuan Operasional Sekolah (BOS) Di Madrasah Aliyah Negeri 1 Bitung, Sulawesi Utara," *MANAGERIA: Jurnal Manajemen Pendidikan Islam* 5, no. 1 (May 19, 2020): 1-18, <https://doi.org/10.14421/manageria.2020.51-01>.

systematically in accordance with previously established management procedures.⁴⁵ In the Qur'an, Surah Al-Baqarah verse 282, it is explained about the importance of recording practices in economic transactions, which is stated as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَى أَجَلٍ مُّسَمًّى فَاصْكُتُوا وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْب كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمْلَ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا الْأُخْرَى وَلَا يَأْب الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْمُوا أَنْ تَكْتُبُوا صَغِيرًا أَوْ كَبِيرًا إِلَى أَجَلِهِ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَى أَلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ ۚ وَإِنْ تَفَعَّلُوا فَإِنَّهُ فَسَوْقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ

Meaning: "O believers! When you contract a loan for a fixed period of time, commit it to writing. Let the scribe maintain justice between the parties. The scribe should not refuse to write as Allah has taught them to write. They will write what the debtor dictates, bearing Allah in mind and not defrauding the debt. If the debtor is incompetent, weak, or unable to dictate, let their guardian dictate for them with justice. Call upon two of your men to witness. If two men cannot be found, then one man and two women of your choice will witness – so if one of the women forgets the other may remind her.¹ The witnesses must not refuse when they are summoned. You must not be against writing 'contracts' for a fixed period – whether the sum is small or great. This is more just 'for you' in the sight of Allah, and more convenient to establish evidence and remove doubts. However, if you conduct an immediate transaction among yourselves, then there is no need for you to record it, but call upon witnesses when a deal is finalized. Let no harm come to the scribe or witnesses. If you do, then you have gravely exceeded 'your limits'. Be mindful of Allah, for Allah 'is the One Who' teaches you. And Allah has 'perfect' knowledge of all things." (Q.S Al-Baqarah [2]: 282)

In the interpretation of al-Mishbah, this verse explains how important it is to record debts and witness them in front of a trusted third party, such as a notary. This interpretation also emphasizes that recording debts, even if the value is small, still needs to be done by listing the amount and time that has been agreed upon.⁴⁶ The point of the verse is that when we carry out a *muamalah* contract, especially in the context of debts and receivables, recording must be done. When this verse is applied in financial management, it is included in the financial implementation stage. This means that in implementing the education budget, recording must be done in a transparent and accountable manner, in accordance with a previously established plan.

⁴⁵ Ita Zumrotus Su'ada, "Manajemen Keuangan Dan Pembiayaan Pendidikan Islam Perspektif Al-Qur'an," *JlEM: Journal Of Islamic Education and Management* 3, no. 1 (2022).

⁴⁶ M. Quraish Shihab, *Tafsir Al-Mishbah Volume 1 : Pesan, Kesan Dan Keserasian al-Qur'an* (Jakarta: Lentera Hati, 2008).

3. Financial Evaluation (Auditing)

Financial evaluation includes all activities related to the accountability of receipt, storage, and expenditure or transfer of funds carried out by the treasurer to the authorized party.⁴⁷ In addition, auditing is a process that aims to evaluate, compare, and assess budget allocations in the hope of improving future performance.⁴⁸ The Qur'an teaches that someone who carries out duties as an auditor must conduct an evaluation fairly, without exaggerating or reducing. This principle is explained in the Qur'an, Surah Ash-Shu'ara, verses 181-183, which read:

الْوَفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ ﴿١٨١﴾ وَزِنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ﴿١٨٢﴾ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعَثُوا فِي الْأَرْضِ مُفْسِدِينَ ﴿١٨٣﴾

Meaning: "Give full measure, and cause no loss 'to others'. Weigh with an even balance, and do not defraud people of their property. Nor go about spreading corruption in the land." (QS. Ash-Shu'ara [26]: 181-183)

In the interpretation of Al Misbah, it is explained that this verse contains an order to give the right measure, as you expect for yourself, and prohibits actions that harm others by taking their rights or reducing the size of the scales. Additionally, the verse prohibits the commission of various violations that can cause harm, including acts such as murder, robbery, adultery, and violations of human rights, both material and immaterial.⁴⁹ The main point of the verse above describes honesty and justice in measuring or assessing something. When applied in financial management, this is related to the financial evaluation stage (auditing). The phrase means that after the financial implementation is complete, the final stage is to perfect the implementation through evaluation. This process is carried out to ensure that the financial implementation is in accordance with the previously prepared plan.

Implementation of Al-Quran Verses in Institutional Management

The implementation of financial management can provide positive values that can significantly affect organizational performance, including in the example of a small business, namely Small and Medium Enterprises (SMEs). One of the things that is felt is offering convenience for the use of financial practices as the main driver in improving performance.⁵⁰ The implementation of financial management in educational institutions can be seen from the management of BOS Funds (School Operational Assistance). Financial management in the form of BOS funds undergoes several stages of management that can be started from planning called the School Budget Activity Plan (RKAS) and the preparation of the Cost Budget Plan (RAB).

⁴⁷ Masrianda Masrianda, "Konsep Dasar Manajemen Keuangan Dan Pembiayaan Pendidikan Dalam Pengelolaan Serta Pengalokasian Dana Pendidikan," *Jurnal Administrasi Pendidikan* 19, no. 2 (October 1, 2022): 193–202, <https://doi.org/10.17509/jap.v29i2.46826>.

⁴⁸ Najihah and Muhammad, "Konsep Manajemen Keuangan Dalam Lembaga Pendidikan Islam Perspektif Al Qur'an Dan Hadis."

⁴⁹ M. Quraish Shihab, *Tafsir Al Mishbah Jilid 10 : Pesan, Kesan Dan Keserasian Al-Qur'an*, Ed. Rev., (Jakarta: Lentera Hati, 2017).

⁵⁰ Kulwa Mwita Mang'ana, Silver John Hokororo, and Daniel Wilson Ndyetabula, "Agri-SME Managers' Perception of Financial Management Practices in Tanzania," *Scientific African* 26 (December 2024): e02405, <https://doi.org/10.1016/j.sciaf.2024.e02405>.

The preparation of RKAS must first hold a meeting involving the principal, school secretary, school treasurer, and teacher council, which aims to deliberate on activities and implementation of learning and teaching that can run in harmony and in accordance with the technical or technical guidelines that have been determined. Then the implementation of BOS funds goes through several stages, such as the distribution of BOS funds, disbursement of BOS funds, which is through a bank, utilization of BOS funds, expenditure of school needs, bookkeeping of BOS funds, and taxation related to BOS funds. Stakeholders or supervisors from the Education and Culture Office then oversee and evaluate the BOS funds.⁵¹

The following components make up the implementation of financial management for Islamic institutions:

1. *Pesantren* Institutions

Pesantren is an educational institution that teaches Islamic teachings as a religion based on the Qur'an and Sunnah and classical *turots* books known as yellow books, which have five basic elements of *pesantren* consisting of school buildings or *pondok*, mosques, students called *santri*, teaching books, and kyai and teachers known as *ustad/ustadzah*.⁵² According to Abdurrahman Wahid, or who is familiarly called Gus Dur, he believes that *pesantren* has its own uniqueness because of the scope and way of life that is followed, the views and values of life that are believed in, and the sequence of power that is controlled by itself.⁵³

2. *Zakat* Institutions

Zakat is one of the five pillars of Islam and is in third place, which means setting aside a portion of wealth according to the sharia and provisions that aim to cleanse wealth and self.⁵⁴ One of the institutions that handle *zakat* is BAZNAS (National *Zakat* Agency). BAZNAS is an example of the implementation of financial management of an institution under the auspices of the government with roles and responsibilities that are carried out in a related manner to the social function of property, which consists of providing guidance to the community to realize physical and non-physical welfare with the empowerment and use of *zakat*, elevating the position of *mustahiq* to *muzakki* by means of renewal, raising the quality of human resources, renewing the financial condition of the community, and *mustahiq* and *muzakki* can be reached without limits.⁵⁵

Challenges in Islamic Education Financial Management

The challenges in Islamic education financial management encompass several crucial aspects that must be taken into account to enhance the effectiveness and efficiency of fund management. Here are the specific challenges:

1. Inefficient Budget Management

Many Islamic educational institutions face challenges in planning and

⁵¹ Jamaludin Iskandar, "Implementasi Sistem Manajemen Keuangan," *Idaarah* 3, no. 1 (2019): 114–23, <https://doi.org/10.24252/idaarah.v3i1.8133>.

⁵² Azizah Wulandari, Erni Munastiwi, and Aqimi Dinana, "Implementasi Manajemen Keuangan Lembaga Pendidikan Pondok Pesantren Di Masa Pandemi Covid-19," *JURNAL MANAJEMEN PENDIDIKAN DAN ILMU SOSIAL* 3, no. 1 (February 10, 2022): 106–18, <https://doi.org/10.38035/jmpis.v3i1.787>.

⁵³ Zainal Arifin, *Manajemen Pengembangan Kurikulum Pendidikan Islam: Teori Dan Praktik* (Yogyakarta: Program studi pendidikan islam UIN Sunan kalijaga, 2018).

⁵⁴ Nur Khomisah Pohan and Hellen Tiara, "Manajemen Keuangan Dan Pembiayaan (Tamwil) Dalam Perspektif Islam."

⁵⁵ Rosidin Rosidin, "Mekanisme Qur'ani Pengelolaan Keuangan Publik," *Akademika: Jurnal Pemikiran Islam* 22, no. 2 (December 6, 2017): 345–60, <https://doi.org/10.32332/akademika.v22i2.817>.

managing their budgets effectively. These difficulties can result in resource depletion and inefficient allocation of expenditure. Poorly planned expenditure can result in budget deficits, which have negative impacts.⁵⁶

2. Lack of Transparency

Transparency in financial management is essential to building trust among stakeholders. However, many institutions lack a definitive reporting framework, making monitoring and accountability difficult. Such deficiencies can undermine public trust in educational institutions.⁵⁷

3. Uncertainty of Funding Sources

Funding sources for Islamic education are often unstable, relying on donations, zakat, or irregular government funding. This ambiguity can hamper long-term planning and the feasibility of educational initiatives. Funding uncertainty can hinder the progress of viable educational programs.

4. Limited Human Resources

Many Islamic educational institutions lack expertise in financial management, which can hinder their ability to manage funds efficiently and make wise decisions. Inadequate managerial skills can lead to inefficient financial management. Complex regulations can complicate financial management. Sometimes, regulations can be a barrier, as educational institutions are required to comply with various standards that may not support effective financial management. Such situations can lead to confusion and challenges in implementing financial policies.

CONCLUSION

The conclusion of this article confirms that the financial management of education, especially in the context of Islamic educational institutions, is a crucial element that directly influences the quality of the education produced. By following the rules of good management, schools can make the best use of their money and meet the needs of long-term education. The availability of sufficient funds, transparent management, and accountability in the use of the budget are determining factors in achieving the goal of quality education. Thus, educational institutions must be committed to implementing financial management in accordance with Islamic values to have a positive impact on the development of student character and competence. Furthermore, the challenges faced in Islamic educational financial management, such as inefficient budget management, lack of transparency, and uncertainty of funding sources, need to be addressed with a systematic and planned approach. Increasing the capacity of human resources in the field of financial management, as well as a profound understanding of applicable regulations, will greatly assist educational institutions in managing their finances. Thus, educational institutions can not only survive in the face of challenges but can also contribute significantly to the development of quality and sustainable education in society.

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⁵⁶ Sukatin et al., "Manajemen Keuangan Atau Pembiayaan Pendidikan."

⁵⁷ Yuspihani and M. Hidayat, "Manajemen Keuangan Pendidikan (Analisis Investasi Pendidikan)," *Idaarah: Jurnal Manajemen Pendidikan* 6, no. 1 (June 11, 2022): 101-14, <https://doi.org/10.24252/idaarah.v6i1.27545>.

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