



Education Financing Strategies in Improving the Quality of Islamic Education Institutions

Susisofianti¹, Hamdi Abdul Karim¹

¹Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi, Indonesia

✉ susisofianti1982@gmail.com*

Article Information:

Received June 26, 2025

Revised July 16, 2025

Accepted August 26, 2025

Keywords: *Financing strategy, Islamic education, education quality.*

Abstract

Improving the quality of Islamic educational institutions is highly dependent on effective, efficient, and sustainable financing strategies. This study aims to analyze various financing strategies that can be applied to improve the quality of Islamic education. Through a literature review, this article identifies several key strategies, including: the integration of information technology in financial management, diversification of funding sources, economic empowerment of the community through pesantren business units, and optimization of Islamic philanthropic funds such as zakat, infaq, sadaqah, and waqf. Additionally, participatory budgeting, regular evaluation, and strict oversight are also crucial pillars in an accountable and transparent financing system. This study shows that effective financing strategies have a positive impact on improving educators' competencies, providing adequate facilities and infrastructure, and increasing community participation. However, challenges remain, such as limited resources, resistance to digitalization, and weak managerial capacity. Therefore, synergy between the government, community, and educational institutions is needed to strengthen financing policies and governance. The results of this study provide recommendations for strengthening data-based financial systems, professionalizing fund management, and involving all stakeholders to achieve excellent, independent, and sustainable Islamic education.

INTRODUCTION

Islamic education has a strategic role in shaping a noble and knowledgeable generation (Engkizar et al., 2025). However, challenges in financing often become obstacles in achieving the expected quality of education. Limited operational funds, lack of alternative funding sources, and suboptimal financial management are issues that need serious attention. In this context, effective and efficient financing strategies are key to improving the quality of Islamic education institutions. Various approaches and innovations in financing need to be studied and applied to answer these challenges. Thus, this study aims to analyze financing strategies that can improve the quality of Islamic education institutions. This is important to ensure the sustainability and relevance of Islamic education amid the dynamics of the times.

How to cite:

Susisofianti, S., Karim, H, A. (2025). Education Financing Strategies in Improving the Quality of Islamic Education Institutions. *Ahlussunnah: Journal of Islamic Education*, 4(2), 111-121.

E-ISSN:

2827-9573

Published by:

The Institute for Research and Community Service

One approach that is starting to be implemented is the integration of technology in education financing management. The use of web-based applications for tuition payments, crowdfunding platforms, and fintech innovations are solutions to overcome limited funds (Afifah & Aprison, 2024). These innovations not only simplify the financial administration process, but also open up funding opportunities from various parties. Thus, Islamic education institutions can access wider and more diverse sources of funds. The implementation of technology in financing also increases the transparency and accountability of financial management. This is important to build trust from stakeholders, including parents and the general public (Harbes et al., 2024). Therefore, the use of technology is a relevant strategy in improving the quality of Islamic education.

Diversification of funding sources is one of the important strategies in financing Islamic education. Educational institutions do not only rely on funds from the government, but also explore the potential of zakat, infaq, sadaqah and waqf from the community (Syaharani et al., 2024; Engkizar et al., 2023; Rahman et al., 2024). This approach allows educational institutions to obtain more stable and sustainable funds. The management of funds from these various sources requires a transparent and accountable system so that they can be used effectively. By diversifying funding, Islamic education institutions can reduce dependence on one source of funds and increase financial independence. It also opens up opportunities for the development of educational programs that are more innovative and responsive to community needs. Therefore, the funding diversification strategy is a crucial aspect in improving the quality of Islamic education.

Community economic empowerment is also an effective financing strategy for Islamic educational institutions, especially pesantren (Utama, 2020; Adel et al., 2025). Through the development of business units and entrepreneurship training, pesantren can create independent sources of income. This approach not only provides additional funds for educational operations, but also equips santri with economic skills. Thus, pesantren can act as a center for economic empowerment of the surrounding community. This strategy also strengthens the relationship between the pesantren and the community, creating a mutually supportive ecosystem. The implementation of community economic empowerment requires careful planning and support from various parties, including the government and the private sector. Therefore, collaboration is the key to the success of this strategy in improving the quality of Islamic education.

Education planning integrated with financing management is an important factor in improving the quality of Islamic education. Good planning involves identifying needs, setting priorities and allocating resources efficiently. Effective financial management ensures that available funds are used to support the achievement of educational objectives. The combination of planning and financial management enables educational institutions to adapt to the changes and challenges they face. It also encourages innovation in curriculum development and learning methods. Thus, the integration of financial planning and management is an effective strategy in improving the quality of Islamic education in a sustainable manner. This approach also strengthens accountability and transparency in the management of educational institutions.

Islamic philanthropy, such as zakat, infaq, sadaqah and waqf, has great potential in supporting Islamic education financing. The utilization of these philanthropic funds can help educational institutions in providing facilities, scholarships, and other development programs. For example, the BAZNAS Smart House in Piyungan Yogyakarta successfully manages zakat funds to support education and training activities for the community (Futaqi & Machali, 2018). This approach shows that collaboration between educational institutions and

philanthropic organizations can improve access and quality of education. However, the management of philanthropic funds requires a transparent and accountable system to be used effectively. Therefore, strengthening the financial management capacity of educational institutions is important in maximizing the potential of Islamic philanthropy. Thus, Islamic philanthropy becomes a relevant financing strategy in improving the quality of Islamic education (Aryanti et al., 2022; Efendi et al., 2022; Dasrizal et al., 2025).

National policies also play a role in supporting Islamic education financing. The integration of Islamic financing principles with national education policies can create an inclusive and sustainable system. For example, applying the principles of equity and sustainability in financing can help achieve Sustainable Development Goal (SDGs) number 4 on quality education (Khairunnisa et al., 2024; Enkizar 2025). Synergy between Islamic education institutions and the government is needed to develop policies that support education financing. This includes drafting regulations, providing incentives and facilitating access to funding sources. Thus, national policies that support the principles of Islamic financing can strengthen efforts to improve the quality of education. Collaboration between various stakeholders is key in realizing an effective and equitable education financing system.

Based on the description above, it can be concluded that an effective and sustainable financing strategy is very important in improving the quality of Islamic educational institutions. Approaches that include technology integration, diversification of funding sources, empowerment of the ummah economy, integrated planning, utilization of Islamic philanthropy, and national policy support are key factors in achieving this goal. This study aims to analyze the various financing strategies that can be implemented by Islamic education institutions to improve the quality of education. By understanding and implementing these strategies, it is expected that Islamic education institutions can be more independent, innovative and responsive to the needs of society. This will contribute to improving the overall quality of Islamic education. Therefore, an in-depth study of Islamic education financing strategies is important to support the development of quality and sustainable education. This research is expected to make a positive contribution to the development of Islamic education financing policies and practices in Indonesia.

METHODS

This research uses a library research approach to analyze financing strategies in improving the quality of Islamic education institutions. This method involves collecting and analyzing data from various written sources, such as books, scientific journal articles, and other relevant documents that discuss Islamic education financing management. This approach was chosen because it allows researchers to examine theories, concepts and previous findings in depth without conducting field research. The literature study also helps in building a strong theoretical framework as a basis for analysis. In this context, researchers traced literature related to financing strategies, financial management and improving the quality of education in Islamic education institutions. The sources used were selected based on their relevance and credibility in the field of Islamic education. Thus, this literature study provides a solid foundation for understanding and developing effective financing strategies.

The data collection process in this literature study was conducted through a systematic search of relevant literature. Researchers used keywords such as "Islamic education financing management," "financing strategies," and "Islamic education quality" to search for journal articles, books and other documents. These sources were then analyzed to identify various financing strategies that have been implemented in Islamic education institutions. The analysis was conducted by

comparing and examining the advantages and disadvantages of each strategy found. In addition, researchers also pay attention to the context of the implementation of these strategies, including the factors that influence their success. The results of this analysis are used to formulate recommendations for financing strategies that can improve the quality of Islamic education institutions. With this approach, the research is expected to make theoretical and practical contributions to the management of Islamic education financing (Fitriani & Tohiri, 2024; Engkizar et al., 2025; Rahman et al., 2025).

In the data analysis, researchers categorized the financing strategies found into several main themes, such as funding sources, fund management and their impact on education quality. Each theme was analyzed in depth to understand how the strategies are implemented and the factors that influence their effectiveness. Researchers also compared findings from different sources to identify patterns and trends in Islamic education financing strategies. This analysis helped in understanding the relationship between financing strategies and improving the quality of Islamic education institutions. In addition, the researcher also considered the social, economic and cultural contexts that influence the implementation of financing strategies. With this approach, the research is expected to provide a comprehensive insight into effective financing strategies in the context of Islamic education. The results of this analysis form the basis for formulating conclusions and recommendations in this study.

RESULT AND DISCUSSION

Description of Financing Strategy

Education financing strategies in Islamic institutions include various approaches to ensure operational sustainability and quality improvement. One of the main strategies is participatory budget planning, where all stakeholders, including the madrasah head, treasurer, teachers and school committee, are involved in the preparation of the Madrasah Activity and Budget Plan (RKAM). This approach allows for more accurate identification of needs and more effective allocation of funds according to the institution's priorities. For example, at MTsN 9 Nganjuk, budget planning is done in consultation with various parties to ensure operational and development needs are met. This active participation also increases transparency and accountability in financial management (Siska Yulia Weni & Isfaiyah, 2024). Thus, participatory budget planning is an effective strategy in financing Islamic education. This is in line with the research findings that emphasize the importance of involving all parties in the financial planning process.

Diversification of funding sources is another important strategy in financing Islamic education. Educational institutions do not only rely on funds from the government, but also explore the potential of zakat, infaq, sadaqah and waqf from the community. This approach allows educational institutions to obtain more stable and sustainable funds. The management of funds from these various sources requires a transparent and accountable system so that they can be used effectively. By diversifying funding, Islamic education institutions can reduce dependence on one source of funds and increase financial independence. It also opens up opportunities for the development of educational programs that are more innovative and responsive to community needs. Therefore, the funding diversification strategy is a crucial aspect in improving the quality of Islamic education.

The application of information technology in financing management is also an effective strategy in improving efficiency and transparency. The use of web-based applications for tuition payments, financial recording and budget reporting simplifies the financial administration process. For example, at MIM Gandatapa, the application of information technology in education financing management helps

improve the effectiveness and efficiency of education (Pamuji & Wiyani, 2022). The implementation of this technology also enables real-time financial monitoring, which supports faster and more informed decision-making. Thus, the use of information technology is a relevant strategy in financing Islamic education. This is in line with the research findings that emphasize the importance of technology integration in education financing management. Therefore, Islamic education institutions need to consider the application of information technology in their financing strategies.

The education financing strategy also includes transparent and accountable fund management. This principle is important to build trust from stakeholders, including parents and the general public. For example, at SDIT Nurul Islam Tenganan, the implementation of financing management is carried out with the principles of transparency, accountability, effectiveness and efficiency. This is realized in the form of providing access to information about school financial management, involving stakeholders in decision making, and open reporting on budget use (Wardhani et al., 2022; Rasdiany et al., 2024). Thus, transparent and accountable fund management is an important strategy in financing Islamic education. This is in line with the research findings that emphasize the importance of the principles of transparency and accountability in education financing management. Therefore, Islamic education institutions need to apply these principles in their financing strategies.

Community economic empowerment is also an effective financing strategy for Islamic educational institutions, especially pesantren. Through the development of business units and entrepreneurship training, pesantren can create independent sources of income. This approach does not only provide additional funds for educational operations, but also equips santri with economic skills. Thus, pesantren can act as a center for economic empowerment of the surrounding community. This strategy also strengthens the relationship between pesantren and the community, creating a mutually supportive ecosystem. The implementation of community economic empowerment requires careful planning and support from various parties, including the government and the private sector. Therefore, collaboration is the key to the success of this strategy in improving the quality of Islamic education.

Education planning integrated with financing management is an important factor in improving the quality of Islamic education. Good planning involves identifying needs, setting priorities and allocating resources efficiently. Effective financial management ensures that available funds are used to support the achievement of educational objectives. The combination of planning and financial management enables educational institutions to adapt to the changes and challenges they face. It also encourages innovation in curriculum development and learning methods. Thus, the integration of financial planning and management is an effective strategy in improving the quality of Islamic education in a sustainable manner. This approach also strengthens accountability and transparency in the management of educational institutions.

Evaluation and monitoring of education financing is also an important strategy in ensuring the effective use of funds. The evaluation process is conducted on a regular basis to assess whether the use of funds is in accordance with the plans and objectives that have been set. For example, at MAN Bulungan, internal supervision is conducted through monthly reporting to the Ministry of Religious Affairs in Bulungan district, while external supervision is conducted by the Inspectorate General of the Ministry of Religious Affairs and the Supreme Audit Agency (Engkizar et al., 2023; Farid, 2025). These evaluations assist in identifying constraints and taking necessary corrective action. Thus, evaluation and supervision are important strategies in financing Islamic education. This is in line with the research findings that emphasize the importance of evaluation and supervision in

education financing management. Therefore, Islamic education institutions need to implement these strategies to improve the quality of education.

Relationship between Financing Strategy and Education Quality

Effective financing strategies have a direct impact on improving the quality of education in Islamic institutions. Research at Madrasah Aliyah Al-Manar shows that good financial planning and management enables the quality of educators to be improved through training and further education. The madrasah head provides opportunities for teachers to continue their studies to master's and doctoral levels, as well as attend various professional trainings (Mesiono et al., 2021). This has a positive impact on teacher competence and the quality of learning in the classroom. Thus, financing strategies that support human resource development contribute significantly to the quality of education. Improving the quality of educators is one of the main indicators in assessing the quality of Islamic education institutions. Therefore, investing in teacher development through appropriate financing strategies is crucial to achieving the goal of quality education.

In addition to human resource development, financing strategies also play a role in providing adequate educational facilities and infrastructure. Research at MA Al-Furqon shows that good financing management enables the improvement of learning facilities, such as laboratories, libraries and comfortable classrooms (Toyibah et al., 2024). These improved facilities have an impact on the comfort and effectiveness of the teaching and learning process, which in turn improves student achievement. Thus, proper allocation of funds for the development of educational infrastructure is an important factor in improving the quality of education in Islamic institutions. Investment in facilities and infrastructure that support the learning process creates a conducive learning environment and motivates students to achieve optimal learning outcomes. Therefore, a financing strategy that takes into account the needs of educational infrastructure is essential in efforts to improve the quality of education. This shows that effective and efficient fund management can have a positive impact on the overall quality of education.

Transparency and accountability in financial management also have a positive correlation with the quality of education. Research shows that Islamic education institutions that apply the principles of transparency in fund management tend to gain more trust from the community and stakeholders. This trust has an impact on increasing community participation in supporting educational activities, both through financial donations and involvement in school programs. Thus, a transparent and accountable financing strategy not only ensures effective use of funds but also strengthens the relationship between the educational institution and the community. This creates an educational ecosystem that supports continuous quality improvement. Therefore, applying the principles of transparency and accountability in financing management is an important strategy in improving the quality of education in Islamic institutions. This is in line with the research findings that emphasize the importance of integrity in education financial management.

Diversification of funding sources is a financing strategy that can improve the financial stability of Islamic education institutions. By relying on various sources of funds, such as the government, the community and the private sector, educational institutions can reduce dependence on a single source of funding. This financial stability enables sustainable long-term planning of educational programs, including curriculum development, teacher training and facility upgrades. Research shows that educational institutions that successfully diversify their funding sources tend to have better quality education. This is because they have the flexibility to allocate funds according to priority needs. Therefore, the funding diversification strategy is an important aspect of financing management to improve the quality of education in

Islamic institutions. The implementation of this strategy requires careful planning and cooperation with various related parties.

Evaluation and monitoring of the use of education funds also contribute to improving the quality of education. Through regular evaluations, educational institutions can assess the effectiveness of the use of funds and identify areas that require improvement. Close supervision ensures that funds are used in accordance with the plans and objectives set. Research shows that educational institutions that implement good evaluation and supervision systems tend to perform better in terms of achieving educational goals. Thus, a financing strategy that includes effective evaluation and monitoring mechanisms is an important factor in improving the quality of education in Islamic institutions. It also encourages a culture of accountability and continuous improvement in education management. Therefore, the integration of evaluation and supervision in financing management is a strategy that cannot be ignored in efforts to improve the quality of education (Supriatna et al., 2023).

The application of information technology in education finance management can improve efficiency and transparency, which in turn has an impact on the quality of education. The use of financial information systems enables more accurate and real-time management of funds, and facilitates reporting to stakeholders. Research shows that Islamic education institutions that adopt technology in their financial management experience increased operational efficiency and trust from the community. This enables a more targeted allocation of funds and supports programs to improve the quality of education. Thus, the integration of information technology in the financing strategy is an important step in the modernization of Islamic education management. Therefore, investing in information technology for financial management is a strategy that can significantly improve the quality of education. It is also in line with the trend of digitalization in the education sector that promotes efficiency and transparency.

Critical Analysis

The financing strategy in Islamic educational institutions plays an important role in determining the direction and quality of education organized. However, there is often a mismatch between budget planning and real needs in the field. This is due to the lack of accurate data and in-depth needs analysis in the budget planning process. For example, research shows that many Islamic education institutions do not have adequate financial management information systems, making it difficult to make data-driven decisions. The absence of an integrated system hinders efficiency and effectiveness in the management of education funds. Therefore, efforts are needed to develop a financial information system that is able to support budget planning and management more accurately and responsively to the needs of Islamic education institutions. Thus, the financing strategy implemented can be more targeted and support the continuous improvement of the quality of education.

Diversification of financing sources is one of the strategies widely applied by Islamic educational institutions to improve financial stability. However, in practice, this diversification is often not matched by professional and transparent management. For example, the utilization of zakat, infaq and waqf funds has not been fully managed with the principles of good governance, so the potential of these funds has not been optimal in supporting educational activities. Research shows that non-transparent management of philanthropic funds can lead to distrust from the community and donors, which in turn has a negative impact on the sustainability of financing (Sutikno et al., 2024). Therefore, it is important for Islamic education institutions to build an accountable and transparent fund management system, as well as involve relevant parties in the financial decision-making process. Thus,

diversification of financing sources can truly make a positive contribution to improving the quality of education.

The application of information technology in Islamic education financing management is an urgent need in today's digital era. However, the adoption of this technology still faces various challenges, such as limited infrastructure, lack of competent human resources and resistance to change. Research shows that Islamic education institutions that successfully integrate information technology in their financial systems experience increased efficiency and transparency. In contrast, institutions that have not adopted technology tend to face problems in financial reporting and data-driven decision-making. Therefore, a comprehensive strategy is needed to encourage the digitization of financial management in Islamic education institutions, including training for finance staff and investment in technology infrastructure. Thus, information technology can be an effective tool in supporting more efficient and accountable financing strategies.

Community involvement in financing Islamic education is an important factor that can improve the sustainability and quality of education. However, community participation is often not optimally utilized by Islamic education institutions. This is due to the lack of effective communication between educational institutions and the community, as well as the lack of transparency in the management of funds from the community. Research shows that educational institutions that actively involve the community in planning and evaluating educational programs tend to get greater support, both in the form of funds and active participation. Therefore, it is important for Islamic education institutions to build strong relationships with the community, through open and transparent communication, and involve them in the decision-making process. Thus, community participation can be a valuable resource in supporting financing strategies and improving the quality of education.

Evaluation and supervision of the use of education funds is a crucial aspect of an effective financing strategy. However, many Islamic education institutions do not have a systematic and sustainable evaluation and supervision mechanism. As a result, the use of funds is often not in accordance with the plans and objectives that have been set, and has the potential to cause irregularities and abuse. Research shows that educational institutions that implement good evaluation and supervision systems tend to have better financial performance and higher quality of education. Therefore, it is important for Islamic education institutions to develop effective evaluation and supervision systems, including internal and external audits, and transparent financial reporting. Thus, financing strategies can be implemented more accountably and support the achievement of educational goals.

Managerial capacity in the management of Islamic education financing is a determining factor in the success of the financing strategy (Salsabila & Karim, 2025). However, many Islamic education institutions face challenges in terms of managerial capacity, such as a lack of knowledge and skills in financial management and a lack of training and professional development for finance staff. Research shows that improving managerial capacity through training and mentoring can improve the efficiency and effectiveness of education fund management. Therefore, it is important for Islamic education institutions to invest in managerial capacity building, including through collaboration with training institutions and higher education institutions. Thus, financing strategies can be implemented more professionally and support the continuous improvement of education quality.

Government policies related to Islamic education financing have a significant impact on the financing strategies implemented by educational institutions. However, there is often a mismatch between government policies and the real needs and conditions of Islamic education institutions. For example, the uneven allocation of

funds from the government and the lack of support for private Islamic education institutions are challenges. Research shows that unfavorable policies can hinder efforts to improve the quality of education in Islamic education institutions. Therefore, it is important for the government to formulate policies that are more inclusive and responsive to the needs of Islamic education institutions and involve them in the policy formulation process. Thus, financing strategies can be supported by policies that are conducive and supportive of improving the overall quality of education.

CONCLUSION

The education financing strategy in Islamic educational institutions has a crucial role in ensuring the sustainability and improvement of the quality of education. Funding that is well planned and managed will have a positive impact on the implementation of the teaching and learning process, the provision of infrastructure, and improving the competence of educators. This study shows that the right financing approach can strengthen the competitiveness of Islamic education institutions amid the challenges of globalization and digitalization. However, there are still many challenges in implementing financing strategies, ranging from limited sources of funds to weak accountability systems. Therefore, strengthening the financial management system is very urgent. A good financing strategy must also pay attention to the principles of efficiency, transparency and sustainability. This is important so that Islamic education institutions can continue to develop independently and sustainably. Diversification of funding sources is one of the main strategies that can improve the financial resilience of Islamic education institutions. Funds from the government, the community, zakat, infaq, waqf, and partnerships with the private sector need to be optimized through good governance. In addition, digitalization of the financial system and active community involvement are the main supporting factors in encouraging the effectiveness of financing. The role of professional management and competent human resources in the financial sector also determines the success of this strategy. Islamic education must be able to adapt modern, data-driven management approaches in order to design accurate and adaptive financial strategies. Thus, educational institutions are not only able to survive, but also develop to produce excellent graduates. Inclusive and innovative financing strategies are the key to transforming Islamic education in the future. In the future, policy-making in terms of financing Islamic education needs to be based on comprehensive and sustainable scientific studies. The government, academics and education practitioners need to work together to formulate policies that favor the strengthening of Islamic education institutions. The involvement of all stakeholders will strengthen the position of Islamic education in the national education system. Evaluation and improvement of the financing system must be a priority to answer the challenges of the times. In addition, strengthening regulations and supervision of the utilization of funds is a must in order to create public trust. If all these components run in harmony, then the financing strategy will be an important instrument in improving the quality of Islamic education institutions. Thus, the ideals of creating superior, competitive Islamic education based on Islamic values can be realized.

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First publication right:

Ahlussunnah: Journal of Islamic Education

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