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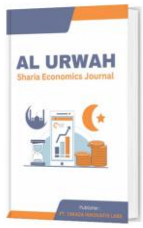

Analysis of Islamic Education Financing in Improving the Quality of Education

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Abstract: *This study aims to analyze the concept of Islamic education financing, its funding sources, the types and components of educational costs, and strategies for optimizing financing in supporting the improvement of educational quality. This research employs a qualitative approach using a literature review method. Data were collected from books, scientific journal articles, and relevant policy documents, then analyzed using content analysis techniques through the stages of data reduction, data presentation, interpretation, and conclusion drawing. The findings indicate that Islamic education financing, when managed effectively, efficiently, transparently, and accountably, makes a significant contribution to improving educational quality, particularly in developing teacher competencies, providing facilities and infrastructure, enhancing the quality of learning, and utilizing educational technology. In addition, diversifying funding sources through government funds, community participation, zakat, infaq, sadaqah, waqf, grants, and partnerships with various stakeholders is an important strategy for sustaining Islamic educational institutions. Therefore, Islamic education financing should be viewed as a strategic investment managed on the basis of modern management principles and sharia values to realize quality, excellent, and competitive education.*

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Introduction

Education is a strategic investment in human resource development, playing a crucial role in improving the quality of life for individuals and society. In the context of Islamic education, the goal of education is not only oriented toward intellectual development but also toward the formation of character, noble morals, and faith in students, enabling them to fulfill their role as caliphs on earth. The success of education delivery is greatly influenced by various components of educational management, one of which is education financing. Financing is an integral element of the education delivery process because all educational activities require adequate financial support to achieve educational goals effectively and efficiently (Fattah, 2022). Education financing encompasses all financial resources used to support education delivery, from the provision of teaching staff, development of facilities and infrastructure, implementation of the learning process, to educational evaluation. Financial management is not only related to the ability to obtain funds but also encompasses professional planning, allocation, implementation, supervision, and accountability for the use of funds. Therefore, the quality of financial management is a crucial indicator in realizing effective, efficient, transparent, and accountable governance of educational institutions (Mulyono, 2021).

From an Islamic perspective, education financing encompasses broader dimensions than mere economic activity. Management of education funds must be based on the principles of trustworthiness, justice, efficiency, transparency, and accountability, as an implementation of sharia values. These principles require every educational institution manager to manage funds responsibly and allocate them to programs that benefit students and the community. This aligns with the word of Allah SWT in Surah An-Nisa', verse 58, which commands that every trust be given to those entitled to it and every decision be implemented fairly. Therefore, education financing in Islam is viewed not only as a financial administration instrument but also as a form of moral responsibility and worship in realizing quality education (Qomar, 2021). Improving the quality of education is inseparable from the availability of adequate funding. Educational quality is reflected in the ability of educational institutions to provide quality learning services, improve educator competency, provide adequate facilities and infrastructure, and produce graduates with good academic competence and character. All of these aspects require systematically planned and optimally managed financial support. Tilaar (2021) emphasized that financing is a strategic factor that determines the success of education delivery because almost all components of education depend on the availability of financial resources.

On the other hand, Islamic educational institutions still face various challenges in managing their finances. Limited operational funds, the increasing need for infrastructure development, demands for digital transformation, increased teacher competency, and dependence on government assistance are issues that impact the quality of education delivery. These conditions require Islamic educational institutions to diversify their funding sources through the use of government funds, community participation, zakat (alms), infaq (donations), sedekah (charity), waqf (endowments), grants, collaboration with the private sector, and the development of productive business units to ensure the institution's sustainability (Rahmat, 2022). Various studies have shown that financing is closely linked to improving education quality. However, most studies focus on financial administration, budgeting mechanisms, or separate funding sources. Studies integrating the concept of Islamic education financing with its role as a strategic instrument in improving education quality are still relatively limited. Effective financing management not only serves to meet the institution's operational needs but is also a key factor in improving the quality of learning, human resource development, and the sustainability of Islamic educational institutions.

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Based on these conditions, a more comprehensive study of Islamic education financing from an educational management perspective is needed. This article aims to analyze the concept of Islamic education financing, sources and components of financing, cost needs analysis, and the preparation of education budgets as an effort to improve educational quality. The study's findings are expected to provide a conceptual contribution to the development of Islamic education financing management and serve as a reference for educational institution managers in realizing effective, efficient, transparent financial governance oriented toward improving educational quality.

Research Methods

This study employed a qualitative approach with library research. Data were obtained from various sources, such as books, scientific journal articles, and official documents related to Islamic education financing and education quality. Data collection was conducted through documentation studies by identifying, reviewing, and categorizing literature according to the research focus. Data were analyzed using content analysis techniques through the stages of data reduction, data presentation, interpretation, and conclusion drawing. To ensure data validity, the study employed source triangulation by comparing information from various relevant references (Sari, 2023; Febrianti et al., 2023).

Results and Discussion

The Concept of Islamic Education Financing

Educational financing is a fundamental component in the implementation of education because the entire educational process requires adequate financial support. The success of educational institutions in achieving learning objectives is determined not only by the quality of the curriculum and teaching staff but also by the institution's ability to manage funding effectively, efficiently, transparently, and accountably. Therefore, educational financing is seen as an integral part of educational management, serving to support all educational activities sustainably (Fattah, 2022). According to Fattah (2022), educational financing is all funds required to organize educational activities so that educational objectives can be achieved effectively and efficiently. This definition shows that financing is not only related to the amount of available funds but also includes the processes of planning, allocation, implementation, monitoring, and evaluation of fund use. In line with this opinion, Mulyono (2021) explains that educational financing management is the process of managing all financial resources through management functions so that all educational programs can be implemented optimally and oriented towards improving quality.

From an educational economic perspective, financing is viewed as an investment in human capital. Funds allocated for education are not merely consumptive expenditures, but rather a long-term investment that will yield economic, social, and cultural benefits. Investment in the education sector can improve individual competence, work productivity, and the quality of human resources, ultimately contributing to national development. Therefore, the better the management of educational financing, the greater the opportunity for educational institutions to produce quality graduates who can compete nationally and globally (Johnes, 2021). In the context of Islamic education, financing has a broader meaning because it is not only oriented

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towards administrative and economic aspects but also contains moral, social, and spiritual dimensions. The management of educational funds is seen as a trust that must be carried out responsibly in accordance with sharia principles. These principles include trustworthiness, justice, efficiency, transparency, and accountability, which form the basis of every process in the financial management of Islamic educational institutions (Qomar, 2021).

The principle of trustworthiness emphasizes that every fund received by an educational institution is a trust that must be used in accordance with its stated objectives. Educational institution managers have a moral responsibility to ensure that every expenditure provides tangible benefits to improving the quality of education. This principle aligns with the word of Allah SWT in Surah An-Nisa' verse 58, which commands that trusts be delivered to those entitled to them and that every decision be implemented fairly. Therefore, the management of educational funding is accountable not only to the community but also to Allah SWT, as a form of implementing Islamic values in the governance of educational institutions. In addition to trustworthiness, the principle of justice is also an important foundation in Islamic education financing. Justice is realized through proportional budget distribution according to the needs of educational institutions without discriminating against students' social or economic backgrounds. Fund allocation must be directed to priority programs that provide the greatest benefit to improving the quality of learning. Chapra (2022) states that justice in Islamic economics aims to create a balanced distribution of resources so that every individual has equal opportunities to access quality educational services.

The principle of efficiency is another inseparable aspect of educational funding management. Efficiency implies that available funds must be utilized optimally to generate the greatest possible benefits. Budget utilization must be based on the institution's actual needs, thus avoiding waste and spending that does not impact educational quality improvement. Efficiency does not mean reducing expenditures, but rather ensuring that every fund used produces maximum output and benefits for the educational institution (Fajri & Arifin, 2023). In addition to efficiency, transparency and accountability are key indicators in realizing good educational financial governance. Transparency requires educational institutions to disclose information regarding revenue sources, allocation processes, and fund use to all stakeholders. This openness will increase public trust and encourage active participation in supporting educational delivery. Meanwhile, accountability requires that every budget use be accounted for administratively, legally, and morally through a clear reporting system and in accordance with applicable regulations (Nurhadi, 2022).

The concept of Islamic education financing is also closely related to efforts to improve the quality of education. Educational quality is determined not only by the size of an institution's budget, but more so by the effectiveness of its management. Professionally managed educational funds enable institutions to provide adequate facilities and infrastructure, improve teacher competency through ongoing training, develop technology-based learning media, and implement various academic and non-academic programs that support student development. Conversely, poor financial management can hinder the achievement of educational goals, even if the institution has substantial financial resources (Tilaar, 2021). Various studies have shown a significant relationship between effective financial management and improvements in

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educational quality. Funding that is planned based on needs, allocated according to priorities, and monitored transparently will improve the quality of educational services and the effectiveness of the learning process. Therefore, the success of Islamic education financing is measured not only by the amount of funds raised, but also by the extent to which these funds can produce positive changes in the quality of learning, the professionalism of educators, the provision of educational facilities, and student achievement.

Based on this description, it can be understood that Islamic education financing is a strategic instrument in the implementation of education. Funding management based on Islamic values and modern management principles will strengthen the governance of educational institutions, increase the efficiency of resource use, and encourage the creation of sustainable educational quality. Therefore, education financing is no longer viewed as a mere administrative activity, but rather as a strategic investment that determines the success of Islamic educational institutions in producing devout, knowledgeable, and competitive human resources.

Sources of Financing for Islamic Education

The success of Islamic education is determined not only by the quality of human resources and curriculum, but also by the institution's ability to obtain and manage funding sources sustainably. Funding from various sources enables educational institutions to meet operational needs, improve the quality of learning, and develop educational facilities and infrastructure. Therefore, diversifying funding sources is a crucial strategy for achieving independence and improving the quality of Islamic educational institutions (Rahmat, 2022; Hidayat & Machali, 2021). From an educational management perspective, funding sources are the sources of funds used to finance all educational activities, whether from the government, the community, or other legitimate sources. Diversity of funding sources provides flexibility for educational institutions in developing development programs without relying on a single funding source. The more diverse the funding sources, the greater the institution's ability to maintain the quality of educational services when changing economic conditions or government policies occur (Mulyono, 2021).

The primary source of funding for education in Indonesia comes from the government through the State Budget (APBN), Regional Budgets (APBD), School Operational Assistance (BOS), Education Operational Assistance (BOP), Special Allocation Funds (DAK), and various forms of assistance distributed by the Ministry of Religious Affairs to madrasas and Islamic boarding schools (pesantren). This support represents the government's responsibility to ensure the delivery of quality education services, as mandated by Law Number 20 of 2003 concerning the National Education System (Law of the Republic of Indonesia Number 20 of 2003). Government funds contribute to improving education quality through the provision of facilities and infrastructure, improving teacher competency, developing learning media, and financing academic and non-academic activities. However, the effectiveness of these funds depends heavily on the quality of planning, implementation, and budget oversight at the educational unit level. Proper management will improve the quality of education services, while suboptimal

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management can reduce the effectiveness of quality improvement programs (Supriadi, 2021; Fattah, 2022).

Besides the government, the community is a significant source of funding in supporting the implementation of Islamic education. Public participation can take the form of educational contributions, alms, charities, grants, alumni assistance, and voluntary donations, all managed according to the principles of transparency and accountability. This participation demonstrates that education is a shared responsibility between the government, families, and the community (Hidayat & Machali, 2021). From an Islamic economic perspective, waqf is a financing instrument characterized by sustainability. The principal of the waqf assets is retained, while the proceeds are used to finance various educational needs such as building construction, providing learning facilities, providing scholarships, and improving the welfare of teaching staff. Therefore, productive waqf is an alternative financing option that can strengthen the independence of Islamic educational institutions (Rozalinda, 2021).

In addition to waqf, zakat also holds significant potential in supporting educational funding, particularly for students from underprivileged families. Utilizing zakat funds in the form of scholarships, tuition assistance, and the provision of learning equipment can increase access to education while reducing dropout rates. Thus, zakat serves not only as an instrument for economic equality but also as a means of improving the quality of human resources through education (Beik & Arsyianti, 2022). Islamic educational institutions can also establish partnerships with the private sector through Corporate Social Responsibility (CSR) programs, collaborations with foundations, social organizations, and the business world. These partnerships not only provide financial support but also open up opportunities for teacher competency development, learning innovation, the provision of educational technology, and improving the quality of graduates. This collaboration is a relevant strategy in addressing the challenges of education financing in the modern era (Anwar, 2023).

In addition to relying on external funding sources, Islamic educational institutions need to develop productive business units as a form of economic independence. Various business units, such as school cooperatives, canteens, printing presses, agricultural enterprises, and entrepreneurship-based businesses, can provide revenue sources that support the sustainability of educational programs. This revenue can be allocated to developing learning facilities, improving the quality of learning, and improving the welfare of teaching staff, thereby encouraging sustainable improvements in educational quality (Baharun, 2021). Based on this description, it is clear that the success of Islamic education financing is largely determined by the institution's ability to integrate various funding sources effectively, transparently, and accountably. Diversifying funding sources not only strengthens the institution's financial resilience but also provides greater scope for developing strategic programs oriented towards improving educational quality (Fattah, 2022; Rahmat, 2022).

Based on this description, Islamic education funding should not rely on a single funding source, particularly government assistance. Islamic educational institutions need to build financial independence by optimizing the potential of productive waqf (endowments), zakat (alms), infaq (donations), and alms (sadaqah), partnerships with the business world, and

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the development of productive business units. Diversifying these funding sources not only ensures the institution's operational sustainability but also provides flexibility in developing innovative programs oriented towards improving the quality of education. Therefore, the better the strategy for managing various funding sources, the greater the opportunity for Islamic educational institutions to deliver quality, competitive, and sustainable educational services.

Types and Components of Education Costs

Education financing is not only related to the amount of funds needed, but also includes the types and components of costs that must be planned and managed systematically. Classifying education costs aims to simplify the process of planning, allocating, implementing, and evaluating budgets, thereby making fund use more effective and efficient. Through clear cost classification, educational institutions can determine funding priorities according to the needs and educational goals they wish to achieve (Fattah, 2022). Education costs can be divided into direct costs and indirect costs. Direct costs are expenses directly used to support the learning process, such as salaries for teaching and administrative staff, procurement of books, learning media, practical tools, laboratories, and student academic activities. Meanwhile, indirect costs are expenses not directly related to the learning process but still impact the delivery of education, such as student transportation costs, food costs, school uniforms, and economic opportunities lost due to students' participation in education (opportunity costs) (Mulyono, 2021).

Direct costs play a crucial role in improving the quality of education because they are directly related to the quality of the learning process. Providing adequate learning media, well-equipped laboratories, a representative library, and improving teacher competency through training are forms of educational investment that can enhance the effectiveness of learning and student learning outcomes. Therefore, the allocation of direct costs must be a top priority in preparing educational institution budgets (Supriadi, 2021). In addition to their nature, education costs are also divided into investment costs, operational costs, and personnel costs, as stipulated in the National Education Standards. Investment costs include land acquisition, building construction, provision of facilities and infrastructure, human resource development, and other long-term investments that support the sustainability of educational institutions. Operational costs encompass all routine expenses required to provide education, while personnel costs are costs borne by students to participate in the learning process (Government Regulation Number 57 of 2021).

Investment costs significantly contribute to improving the quality of education because they are related to the long-term capacity development of institutions. The construction of adequate classrooms, modern laboratories, digital libraries, and the provision of information technology will create a more conducive learning environment and support improved learning quality. Therefore, investment in the education sector should be viewed as a human resource development strategy that provides sustainable benefits (Tilaar, 2021). Meanwhile, operational costs are the most dominant component in the provision of education. These costs include salaries and allowances for teaching staff, maintenance of educational facilities, electricity, water, internet, consumables, learning activities, educational evaluation, and curriculum

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development. Effective operational cost management will ensure the smooth running of all educational activities, ensuring optimal learning (Fattah, 2022).

The personal cost component cannot be ignored as it is related to students' ability to access educational services. High personal costs can be a contributing factor to low educational participation, especially for those with limited financial resources. Therefore, the government and educational institutions need to provide various forms of assistance, such as scholarships, educational subsidies, and assistance with learning equipment to ensure equitable access to quality education (Beik & Arsyianti, 2022). From an Islamic educational perspective, all these cost components must be managed based on the principles of efficiency, fairness, trustworthiness, transparency, and accountability. Every expenditure must provide tangible benefits to improving educational quality and avoid waste (israf). Budget management in accordance with Sharia principles will increase public trust and strengthen the governance of Islamic educational institutions (Qomar, 2021).

In addition to identifying the types of costs, educational institutions also need to conduct a cost analysis before preparing a budget. This analysis aims to determine the amount of funding required based on the work program, number of students, facilities and infrastructure needs, and the desired quality targets. Through a proper needs analysis, educational institutions can allocate budgets proportionally so that all priority programs can be implemented effectively (Rahmat, 2022). Grouping the types and components of educational costs provides significant benefits for the decision-making process. Educational institutions can determine which programs are priorities, avoid budget waste, and ensure that every expenditure has an impact on improving the quality of education. Thus, cost classification serves not only as a financial administration instrument but also as a basis for developing strategies for the sustainable development of educational institutions (Nurhadi, 2022).

The author argues that the success of educational cost management is not determined by the size of the available budget, but rather by the accuracy of allocating each cost component according to the institution's needs and priorities. Allocating a larger budget to improving teacher quality, developing learning resources, innovating educational technology, and providing student services will have a more significant impact on educational quality than purely administrative expenditures. Therefore, every Islamic educational institution needs to implement the principle of value for money, ensuring that every disbursement of funds generates maximum benefits for improving educational quality, so that funding truly becomes a strategic investment in realizing superior, effective, and sustainable Islamic education.

Analysis of Islamic Education Financing in Improving the Quality of Education

Educational quality is a measure of an educational institution's success in producing graduates with academic competence, character, skills, and moral values in line with educational goals. In the context of Islamic education, quality is measured not only by students' academic achievement but also by the institution's success in shaping Islamic personalities, noble morals, and the ability to practice Islamic values in daily life. Achieving this quality requires support from various educational components, one of which is a financing system that is managed effectively, efficiently, transparently, and accountably (Tilaar, 2021; Qomar, 2021).

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Educational financing is closely related to improving educational quality because almost all educational programs depend on budget availability. Learning planning, curriculum development, teacher competency improvement, provision of facilities and infrastructure, use of educational technology, and evaluation activities require adequate financial support. Therefore, the success of improving educational quality is influenced not only by the amount of available funds but also by the quality of those fund management (Fattah, 2022).

The first stage that determines the success of education financing is budget planning. Good planning is carried out through identifying institutional needs, determining priorities, developing work programs, and aligning needs with available funding sources. Needs-based budgeting will result in more effective use of funds compared to planning that focuses solely on previous years' budget usage habits. Thus, every allocation of funds is truly directed towards supporting the achievement of educational goals (Mulyono, 2021; Rahmat, 2022). Beyond planning, budget allocation is a crucial factor in improving education quality. Fund allocation must prioritize programs that have a direct impact on improving the quality of learning, such as teacher competency development, provision of learning media, procurement of educational facilities, and development of information technology. A larger budget allocation for these strategic aspects will result in more significant improvements in education quality than administrative expenditures (Supriadi, 2021).

Teacher competence is a key indicator of educational quality, significantly influenced by funding. Educational funds allocated for training, seminars, workshops, certification, and further study will enhance teachers' pedagogical, professional, social, and personal competencies. Highly competent teachers are able to create more innovative, interactive, and student-centered learning processes, thereby improving learning outcomes. Therefore, investment in human resource development is one of the most strategic forms of funding for improving educational quality (Hidayat & Machali, 2021). In addition to improving teacher quality, funding also plays a role in providing adequate educational facilities and infrastructure. Comfortable classrooms, well-equipped laboratories, representative libraries, stable internet connections, and technology-based learning media will create a conducive learning environment. The availability of these facilities supports the effectiveness of the learning process while increasing student motivation. Therefore, investment in facilities and infrastructure is a crucial indicator for improving the quality of educational institutions (Government Regulation Number 57 of 2021; Tilaar, 2021).

In the digital era,Education funding is also directed at the development of information technology and the digitalization of learning. The use of Learning Management Systems (LMS), digital libraries, interactive learning media, and academic information systems requires adequate budget support. Digital transformation not only improves the efficiency of educational administration but also expands students' access to a wider variety of learning resources. Therefore, technology funding is a crucial investment in improving the quality of Islamic education in the era of Industrial Revolution 4.0 and Society 5.0 (Anwar, 2023). The success of education funding is determined not only by the ability to obtain funds but also by the effectiveness of monitoring and evaluation of budget use. Monitoring is carried out to ensure that all expenditures are in accordance with established plans, while evaluation aims to assess

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the extent to which budget use has an impact on improving educational quality. A transparent and accountable monitoring system will minimize budget irregularities and increase public trust in educational institutions (Nurhadi, 2022).

The success of education financing is determined not only by the ability to obtain funds, but also by the effectiveness of monitoring and evaluation of budget use. Monitoring is carried out to ensure that all expenditures are in accordance with established plans, while evaluation aims to assess the extent to which budget use impacts improving educational quality. A transparent and accountable monitoring system will minimize budget irregularities and increase public trust in educational institutions (Nurhadi, 2022). Various studies have shown that educational institutions with good financial management systems tend to produce higher quality education. This is evident in the increased academic achievement of students, the competence of teaching staff, the quality of learning services, the completeness of facilities and infrastructure, and increased public trust in educational institutions. Conversely, weak financial management often results in suboptimal quality improvement programs, even though institutions have relatively substantial funding sources (Fattah, 2022; Rahmat, 2022).

Based on the above description, the author argues that financing Islamic education should be viewed as a strategic investment oriented toward improving quality, not merely as a means of meeting the institution's operational needs. Every financing policy should be based on needs analysis, program priorities, and targets for improving educational quality. Budget allocation should be focused on aspects that directly impact quality, such as teacher competency development, provision of facilities and infrastructure, digitalization of learning, and improved services to students. With professional, transparent management in accordance with Islamic values, educational financing will be a key instrument in realizing superior Islamic educational institutions that are adaptive to current developments and capable of producing qualified and competitive graduates.

Strategy for Optimizing Islamic Education Financing to Improve the Quality of Education

Optimizing education funding is a strategic step to ensure that every financial resource owned by an educational institution can make a maximum contribution to improving the quality of education. Optimization is not only related to efforts to obtain large amounts of funding, but also encompasses the institution's ability to plan, allocate, implement, monitor, and evaluate budget use effectively so that all educational programs can run according to predetermined objectives (Fattah, 2022). One strategy that can be implemented is needs-based budgeting. This budget preparation is carried out by identifying the actual needs of the educational institution based on the results of program evaluations, the condition of facilities and infrastructure, the competency of teaching staff, and the quality targets to be achieved. With this approach, each budget allocation will be more targeted and can avoid waste on programs that have little impact on improving the quality of education (Mulyono, 2021; Rahmat, 2022).

The next strategy is to implement a priority scale in budget allocation. Educational institutions need to prioritize funding for programs that directly impact the quality of learning, such as improving teacher competency, curriculum development, providing learning media,

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utilizing information technology, and developing student character. Allocating the budget based on priorities will result in more efficient use of funds and have a greater impact on improving the quality of education (Supriadi, 2021). Diversifying funding sources is also a crucial strategy in strengthening the sustainability of Islamic educational institutions. Dependence on a single funding source has the potential to create obstacles if there are policy changes or budget constraints. Therefore, educational institutions need to optimize various funding sources, such as government funds, community participation, zakat (alms), infaq (donations), sedekah (charity), productive waqf (endowments), grants, Corporate Social Responsibility (CSR) programs, and the development of productive business units. This diversification will improve the institution's financial stability while expanding opportunities for educational program development (Rozalinda, 2021; Anwar, 2023).

The application of transparency and accountability principles is an equally important strategy in managing education funding. Transparency is achieved by providing transparent information regarding revenue sources, budget allocations, and the actual use of funds to all stakeholders. Meanwhile, accountability is realized through the preparation of accountable financial reports in accordance with applicable regulations. Transparent management will increase public trust, thereby encouraging greater participation in supporting education delivery (Nurhadi, 2022). The use of information technology in financial management is also an increasingly relevant strategy in the digital era. The use of financial applications, school management information systems, and digital-based reporting can improve administrative efficiency, simplify the monitoring process, and minimize the risk of errors and misuse of funds. Furthermore, digitalization of the financial system supports faster decision-making because financial data can be accessed accurately and in real time (Anwar, 2023).

Optimizing financing also requires a continuous monitoring and evaluation system. Monitoring is carried out to ensure that budget use is in accordance with established plans, while evaluation aims to measure the effectiveness of financing in achieving education quality indicators. The results of these evaluations serve as the basis for formulating financing policies for the following period, ensuring continuous improvement in the budget management process (Fattah, 2022). From an Islamic education perspective, financing optimization strategies must be based on the values of trust, justice, efficiency, and welfare. Education funds are viewed as a trust that must be utilized optimally for the benefit of students and the development of educational institutions. Therefore, every financing policy considers not only economic aspects but also Islamic moral and ethical values to create professional financial governance that is both religious and valuable (Qomar, 2021).

FromBased on the above description, the author argues that optimizing Islamic education financing must be understood as a continuous management process, from planning to evaluating budget use. Educational institutions need not simply have substantial funding sources; they must also ensure that every rupiah spent has a tangible impact on improving the quality of learning, developing teacher competencies, providing educational facilities, and improving student achievement. By applying the principles of effectiveness, efficiency, transparency, accountability, and Islamic values in every stage of financing management,

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educational institutions will have a strong foundation for realizing superior, competitive, and sustainable educational quality.

Conclusion and Recommendation

Islamic education financing is a strategic aspect that plays a crucial role in supporting the improvement of educational quality. Effective, efficient, transparent, and accountable budget management, including planning, allocation, implementation, monitoring, and evaluation, can support the success of the learning process, develop educator competencies, provide facilities and infrastructure, and improve the quality of educational services. Furthermore, optimizing various funding sources, such as government funds, community participation, zakat (alms), infaq (donations), sedekah (charity), waqf (endowments), and collaboration with various parties, is a crucial factor in maintaining the sustainability of Islamic education. The author argues that the success of Islamic education financing is not measured by the amount of funds available, but by the institution's ability to manage and utilize these funds appropriately to support the improvement of educational quality. Therefore, the application of professional financial management principles and sharia values is the main foundation for realizing superior, high-quality, competitive Islamic educational institutions capable of meeting the challenges of future educational development.

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