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Transformative Financial Management in Non-Formal Islamic Education: An Integrated Framework for Quality and Sustainability

Wahyu Hidayat[1*], Fadlan Hafiz[2], Asep Encu[3], Nifasri[4]
Islamic Educational Management Departement, Universitas Islam Negeri Sunan Gunung Djati Bandung, Bandung, West Java, Indonesia
Email: wahyuhidayat@uinsgd.ac.id[1], fadlanhafiz39@gmail.com[2], asep.encu@uinsgd.ac.id[3], nifasri@uinsgd.ac.id[4]

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Abstract:
This study aims to analyze transformative financial management strategies in optimizing the quality of education at Madrasah Diniyah Takmiliyah. The study used a qualitative approach with a case study design. Ten informants were selected purposively, including institutional leaders, financial managers, teachers, foundation administrators, committee members, and parents of students. Data were collected through semi-structured interviews, participant observation, and documentation studies, and then analyzed using the interactive model of Miles, Huberman, and Saldaña, with the stages of data condensation, data presentation, and conclusion drawing. The results of the study indicate three main strategies: transformative financial planning oriented towards quality priorities, participatory governance that strengthens transparency and accountability, and diversification of funding sources that support institutional sustainability. The integration of these three strategies improves budget allocation efficiency, strengthens stakeholder trust, and supports the fulfillment of learning needs. Conceptually, this study offers an integrated financial governance framework for non-formal Islamic education. The implication is that madrasah managers need to develop a quality-based planning system, transparent financial reporting, and funding partnerships.
Keywords: *Financial Management, Education Quality, Participatory Governance*

Abstrak:
Penelitian ini bertujuan menganalisis strategi manajemen keuangan transformatif dalam mengoptimalkan mutu pendidikan pada Madrasah Diniyah Takmiliyah. Penelitian menggunakan pendekatan kualitatif dengan desain studi kasus. Informan penelitian berjumlah sepuluh orang yang dipilih secara purposif, meliputi pimpinan lembaga, pengelola keuangan, guru, pengurus yayasan, komite, dan orang tua peserta didik. Data dikumpulkan melalui wawancara semi-terstruktur, observasi partisipatif, dan studi dokumentasi, kemudian dianalisis menggunakan model interaktif Miles, Huberman, dan Saldaña melalui tahapan kondensasi data, penyajian data, serta penarikan kesimpulan. Hasil penelitian menunjukkan tiga strategi utama, yaitu perencanaan keuangan transformatif yang berorientasi pada prioritas mutu, tata kelola partisipatif yang memperkuat transparansi dan akuntabilitas, serta diversifikasi sumber pendanaan yang mendukung keberlanjutan lembaga. Integrasi ketiga strategi tersebut meningkatkan efisiensi alokasi anggaran, memperkuat kepercayaan pemangku kepentingan, dan mendukung pemenuhan kebutuhan pembelajaran. Secara konseptual, penelitian ini menawarkan kerangka tata kelola keuangan terintegrasi bagi pendidikan Islam

nonformal. Implikasinya, pengelola madrasah perlu mengembangkan sistem perencanaan berbasis mutu, pelaporan keuangan yang terbuka, serta kemitraan pendanaan yang
Kata Kunci: *Manajemen Keuangan, Mutu Pendidikan, Tata Kelola Partisipatif*

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INTRODUCTION

Religious education plays a strategic role in developing the moral character, ethical values, and competencies of younger generations, thereby contributing to sustainable societal development. Among the institutions supporting this mission, Madrasah Diniyah Takmiliyah (MDT) provides complementary Islamic education beyond the formal school system (Budiharso et al., 2023; Ferin et al., 2024; Wang et al., 2022). However, the effectiveness of MDT is influenced not only by instructional quality but also by its ability to manage financial resources strategically. Transparent, accountable, and sustainable financial management has become a critical determinant of institutional performance and educational quality (Cakhyaneu et al., 2024; Pereira et al., 2025; Maimunah et al., 2025; Manurung et al., 2026). As educational governance increasingly demands professionalism and accountability, transformative financial management strategies are essential for strengthening institutional sustainability, enhancing public trust, and optimizing educational quality outcomes within Madrasah Diniyah Takmiliyah.

Despite its important educational role, many Madrasah Diniyah Takmiliyah continue to experience significant financial management challenges that directly affect educational quality. Most institutions remain highly dependent on tuition fees, community donations, charitable contributions, and limited government assistance, creating financial uncertainty and restricting long-term development initiatives (Ahmad et al., 2023; Cordisco et al., 2022). Consequently, investments in learning facilities, teacher professional development, curriculum innovation, and educational services often remain inadequate. Furthermore, many MDT administrators have yet to implement strategic budgeting, performance-based financial planning, transparent reporting, and systematic evaluation mechanisms (Chudaieva et al., 2024; Li, 2024). These conditions indicate that financial management is often treated as an administrative responsibility rather than a strategic instrument for institutional improvement, ultimately limiting the effectiveness of resource use and hindering the achievement of educational quality outcomes.

Previous studies have extensively examined the relationship between financial management and educational quality from different perspectives. Rahtikawatie et al. (2021) and Tunsisa et al. (2025) argued that effective educational leadership requires sound financial governance to achieve institutional objectives. Gunawan et al. (2023), Kyereh et al. (2023), and Herlina (2024) emphasized that integrated resource management significantly improves school effectiveness and organizational performance. Safitri et al. (2025) and Ortega (2023) demonstrated that financial accountability enhances stakeholder confidence in Islamic educational institutions, while Darwanto et al. (2024), Kholis et al. (2022), and Hidayat et al. (2022) highlighted the importance of financial efficiency in improving educational quality. Nevertheless, these studies primarily focused on formal schools or conventional madrasahs. Limited attention has been paid to Madrasah Diniyah Takmiliyah, particularly to transformative financial management strategies that integrate financial governance with the enhancement of sustainable educational quality. Existing literature also tends to emphasize administrative compliance rather than strategic financial transformation, leaving an important research gap.

The limitations of previous studies provide an opportunity to develop a more comprehensive understanding of financial management within Madrasah Diniyah Takmiliyah. This study introduces a transformative financial management perspective that extends beyond budget efficiency by integrating strategic planning, financial diversification, participatory governance, digital financial transparency, human resource capacity development, and performance-based evaluation into a unified framework. Rather than considering finance solely as an operational necessity, this approach conceptualizes financial management as a strategic driver of institutional innovation and continuous educational improvement (Chaika, 2025; Gupta, 2021; Tian et al., 2023). Accordingly, the state-of-the-art contribution of this research lies in proposing a transformative financial management framework that systematically links financial governance practices to the optimization of educational quality outcomes within Islamic complementary educational institutions.

Based on these considerations, this study seeks to address several fundamental research questions concerning how transformative financial management strategies are implemented in Madrasah Diniyah Takmiliyah, what enabling and constraining factors influence their implementation, and how these strategies contribute to optimizing educational quality outcomes. These issues are particularly significant because educational excellence depends not only on instructional processes but also on the effectiveness of institutional resource management. Therefore, this research aims to identify best practices in financial governance, examine the relationship between transformative financial management and educational quality, and formulate an evidence-based framework that supports institutional sustainability and continuous quality improvement within Madrasah Diniyah Takmiliyah.

This study is grounded in the argument that transformative financial management represents a fundamental prerequisite for achieving sustainable educational quality outcomes in Madrasah Diniyah Takmiliyah. Financial strategies characterized by participation, accountability, innovation, and quality orientation are expected to strengthen institutional capacity and improve organizational effectiveness. The originality of this research lies in the development of an integrated conceptual framework that links transformative financial management strategies to educational quality outcomes through the lens of Islamic educational governance. Consequently, this study contributes both theoretically and practically by enriching the literature on financial management in non-formal Islamic educational institutions and providing actionable recommendations for MDT administrators and policymakers seeking to establish sustainable financial governance systems that support continuous improvement in educational quality.

RESEARCH METHODS

This study employed a qualitative case study design to explore transformative financial management strategies for optimizing educational quality outcomes at Madrasah Diniyah Takmiliyah (MDT). A qualitative case study was selected because it enables an in-depth understanding of complex organizational phenomena within their real-life context, particularly financial governance practices in Islamic non-formal educational institutions (Kohn et al., 2024). This design allows researchers to capture participants' experiences, institutional dynamics, and decision-making processes that cannot be adequately explained through quantitative methods. Furthermore, the case study approach facilitates comprehensive exploration of interactions among financial planning, resource allocation, accountability, and educational quality improvement, thereby generating contextually rich and meaningful findings.

The research was conducted at Madrasah Diniyah Takmiliyah Al-Basyariyah 1, located in Bandung City, Indonesia. This institution was purposively selected because it has implemented structured financial management practices and has continuously striven to improve educational quality despite limited financial resources. The study involved 10 informants representing various institutional stakeholders, including the head of the madrasah, the financial treasurer, four teachers, one foundation administrator, one madrasah committee representative, and two student parents. Participants were selected through purposive sampling based on their direct involvement in financial planning, budgeting, resource allocation, and institutional decision-making. In contrast, snowball sampling was employed to identify additional participants possessing relevant knowledge.

Data were collected using three complementary qualitative techniques: participatory observation, semi-structured interviews, and document analysis (Sarfo et al., 2021). Participatory observation enabled the researcher to directly examine financial management activities, institutional operations, and educational practices within their natural setting. Semi-structured interviews provided flexibility to explore participants' experiences, perceptions, and strategic decisions while maintaining consistency through predetermined interview protocols. Document analysis was conducted to examine financial reports, budget planning documents, institutional regulations, organizational structures, and supporting administrative records. The integration of these three data sources allowed a comprehensive understanding of financial management strategies and strengthened the completeness and richness of the empirical evidence.

The collected data were analyzed using the interactive qualitative analysis model developed by Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing with continuous verification (Kekeya, 2023). Data analysis began simultaneously with data collection through interview transcription, field note organization, and document review. During the data condensation stage, the researcher conducted open coding, categorized similar concepts, and identified recurring themes in financial management strategies. The findings were subsequently organized into thematic matrices and descriptive narratives to facilitate interpretation. Finally, conclusions were continuously refined through iterative comparison of emerging patterns and empirical evidence until coherent and trustworthy interpretations were achieved.

The trustworthiness of the findings was established through several qualitative validity procedures (Cole, 2024; Lee et al., 2024). Source triangulation was conducted by comparing information obtained from different participants, whereas technique triangulation involved cross-checking findings derived from observations, interviews, and documentary evidence. Member checking was also performed by confirming preliminary interpretations with selected participants to ensure the accuracy of data representation. Furthermore, prolonged engagement in the research setting and the maintenance of an audit trail of field notes, coding decisions, and analytical procedures enhanced the credibility, dependability, and confirmability of the study. Ethical principles were maintained by obtaining informed consent, ensuring participant confidentiality, and protecting respondents' anonymity throughout the research process.

RESULTS AND DISCUSSION

Results

The findings demonstrate that transformative financial management at Madrasah Diniyah Takmiliyah extends beyond administrative budgeting and serves as a strategic mechanism to improve educational quality. The discussion interprets these findings by comparing them with existing literature, highlighting theoretical consistency and differences, while examining their practical implications for strengthening financial governance, institutional accountability, and sustainable educational performance in Islamic non-formal educational institutions.

Transformative Financial Planning Strengthens Educational Quality Outcomes

Transformative financial planning at Madrasah Diniyah Takmiliyah (MDT) Al-Basyariyah 1 is understood operationally as a strategic budgeting process that goes beyond meeting routine operational needs and is intentionally directed toward improving educational quality. In practice, financial planning begins with identifying institutional priorities, followed by collaborative discussions among school leaders and stakeholders to align financial decisions with the madrasah's long-term educational vision. Budget allocations are prioritized for teacher professional development, learning facilities, instructional resources, and student-centered educational programs. Consequently, financial planning is no longer perceived merely as an administrative budgeting activity but as a strategic management instrument that integrates resource allocation with institutional development objectives and the improvement of sustainable educational quality.

The interview findings indicate that financial planning begins with determining educational priorities before preparing the annual budget. The head of the madrasah explained, "We do not prepare our budget by simply repeating previous expenditures. Instead, we begin by identifying the educational quality targets we want to achieve so that every financial allocation has a clear purpose."

Similarly, the financial treasurer stated, "Every expenditure must contribute to improving the learning process. Therefore, our budgeting decisions emphasize teacher development, learning facilities, and educational innovation rather than merely covering routine operational expenses." These statements suggest that financial planning serves as a strategic mechanism for translating institutional priorities into financial decisions that directly enhance educational quality.

Other participants also expressed consistent perspectives. A foundation administrator explained, "Before approving the annual budget, we carefully evaluate which programs will provide the greatest long-term benefits for the madrasah and its students." Likewise, one teacher remarked, "The current budgeting process allows teachers to propose instructional needs, and many of those proposals are now accommodated in the annual financial plan." These interview findings indicate that financial planning has gradually shifted from a conventional administrative procedure to a participatory, development-oriented strategy. The researcher interprets this transformation as evidence that financial decisions are increasingly aligned with institutional goals, educational priorities, and sustainable quality improvement rather than focusing solely on operational expenditure.

Overall, the interview data reveal a consistent pattern across all participant groups regarding the strategic role of transformative financial planning. The head of the madrasah emphasized educational quality as the primary foundation for budgeting decisions; the financial treasurer highlighted the alignment between financial allocation and instructional improvement; the foundation administrator focused on long-term institutional sustainability; and teachers recognized greater responsiveness to instructional needs through participatory budgeting. Restating these findings, transformative financial planning has fundamentally reshaped the budgeting process from a routine financial exercise into a strategic management practice that systematically connects institutional vision, resource allocation, stakeholder participation, and continuous educational quality improvement within Madrasah Diniyah Takmiliyah Al-Basyariyah 1.

Participatory Governance Strengthens Financial Accountability

Participatory governance at Madrasah Diniyah Takmiliyah (MDT) Al-Basyariyah 1 is operationally defined as the active involvement of multiple institutional stakeholders in financial planning, budget implementation, monitoring, and accountability processes. Rather than concentrating financial authority solely on the madrasah leadership, governance practices encourage collaborative participation among administrators, the financial treasurer, teachers, foundation representatives, and the madrasah committee. This participatory approach enables financial decisions to reflect institutional priorities while promoting transparency and shared responsibility. In daily practice, governance is demonstrated through regular budget meetings, collaborative discussions, financial reporting sessions, and collective evaluations of educational expenditures, creating an organizational culture that emphasizes openness, accountability, and mutual institutional commitment.

Table 1. The Observation of Participatory governance enhances institutional financial accountability effectively

Observed Activities	Observed Indicators
Budget planning meetings	Active participation of the head of the madrasah, treasurer, teachers, and foundation representatives in discussing annual financial priorities.
Budget allocation discussions	Financial decisions are reached through collective deliberation and consensus rather than individual authority.
Financial reporting sessions	Budget realization is presented openly to institutional stakeholders using documented financial reports.
Monitoring of educational expenditures	Continuous supervision of spending according to approved financial plans and educational priorities.
Evaluation meetings	Periodic review of financial implementation to identify achievements, challenges, and necessary adjustments for future planning.
Documentation of governance activities	Availability of meeting minutes, attendance lists, financial records, and institutional documentation supporting accountability practices.

The observational findings presented in the table demonstrate that participatory governance was consistently embedded throughout the institutional financial management process. Budget planning involved collaborative discussions among multiple stakeholders, while financial allocation decisions were reached through collective deliberation rather than centralized authority. Financial reporting activities were conducted openly through documented reports, allowing institutional members to review budget implementation. Regular monitoring and evaluation meetings ensured that expenditures remained aligned with educational priorities and previously approved financial plans. Restating these findings, participatory governance functioned not merely as an administrative procedure but as an institutional mechanism that strengthened financial accountability by promoting transparency, collective responsibility, continuous monitoring, and shared commitment toward achieving educational objectives.

The observational data reveal a consistent governance pattern characterized by collaboration, transparency, and institutional accountability across every stage of financial management. Stakeholder participation was evident from initial budget formulation through expenditure monitoring and periodic evaluation, indicating that financial governance operated as an integrated organizational process rather than isolated administrative activities. The availability of documented meeting records, financial reports, and monitoring evidence further demonstrated systematic accountability practices within the institution. Overall, the observed governance structure encouraged balanced decision-making, reduced the concentration of financial authority, strengthened institutional trust, and ensured that financial resources were managed collectively to support continuous improvement in educational quality.

Funding Diversification Enhances Sustainable Madrasah Performance

Funding diversification at Madrasah Diniyah Takmiliyah (MDT) Al-Basyariyah 1 is operationally defined as the institutional strategy of obtaining financial resources from multiple funding channels to ensure educational sustainability and reduce dependence on a single income source. Rather than relying exclusively on student tuition fees, the madrasah integrates government assistance, community donations, charitable contributions, and internally generated income to finance educational activities. This diversified financing model enables the institution to maintain operational stability while supporting continuous investments in instructional resources, educational facilities, and institutional development.

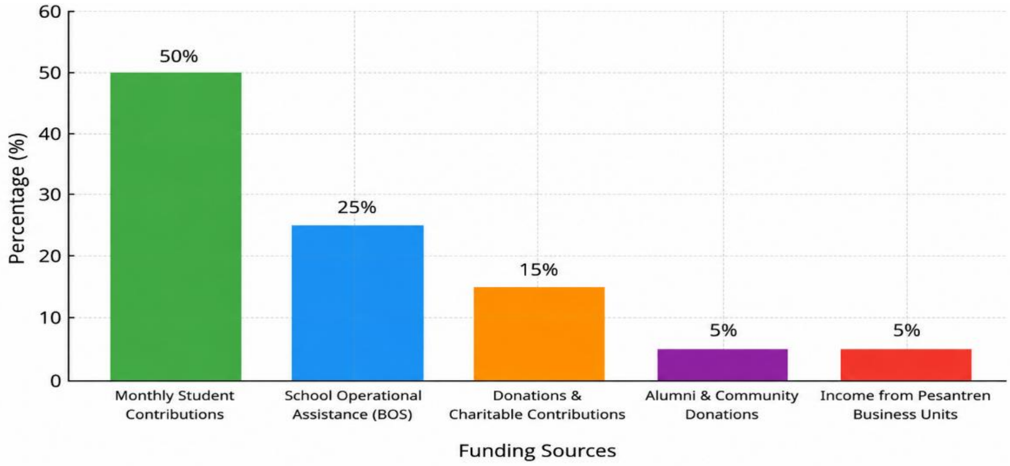

Figure 1. Funding Sources of Madrasah Diniyah Takmiliyah Al-Basyariyah 1 for the 2024/2025 Academic Year

Figure 1 presents the documented distribution of funding sources supporting MDT Al-Basyariyah 1 during the 2024/2025 academic year. The financial records indicate that monthly student contributions account for 50% of the institution's total funding, followed by School Operational Assistance (BOS) funds at 25%, infaq and charitable donations at 15%, alumni and community donations at 5%, and income generated from pesantren business units at 5%. These documented financial data demonstrate that the madrasah has established multiple funding streams rather than depending solely on tuition-based financing. The documented budget allocation further illustrates the institution's commitment to maintaining financial continuity through diversified resource mobilization and balanced revenue management.

The documented funding composition shows that tuition fees remain the primary source of funding; however, external funding sources collectively account for half of the institution's financial capacity. Government assistance provides stable operational support, while charitable donations and community contributions strengthen institutional flexibility in addressing educational needs beyond routine expenditures. Additionally, internally generated income through pesantren business activities represents an alternative strategy for enhancing long-term financial resilience. Restating these findings, the documentation confirms that financial sustainability at MDT Al-Basyariyah 1 is achieved through a balanced funding structure in which complementary revenue sources reduce financial vulnerability and expand the institution's capacity to sustain educational quality improvement initiatives.

Overall, the documentation reveals a consistent pattern of financial diversification, with a balanced reliance on both internal and external funding sources. Although student contributions remain the dominant source of income, institutional sustainability is reinforced through government support, philanthropic contributions, alum participation, and productive business activities. This funding composition reflects a strategic financial model that spreads risk across multiple revenue channels rather than relying on a single source. The documented evidence further indicates that diversified financing enhances institutional adaptability, strengthens budget stability, and creates greater opportunities for continuous investment in educational development, thereby supporting sustainable educational performance.

Discussion

The findings indicate that transformative financial planning serves as a strategic mechanism linking financial allocation to improvements in educational quality, rather than merely fulfilling operational requirements. This finding supports Hasbi et al. (2024), who argued that effective educational leadership requires financial planning aligned with institutional vision and long-term objectives. Similarly, Alaghbari et al. (2024) emphasized that strategic resource management enhances organizational effectiveness through purposeful planning. However, this study extends previous literature by demonstrating that financial planning in Madrasah Diniyah Takmiliyah integrates participatory decision-making with educational priorities, thereby transforming budgeting into a quality-oriented governance instrument. Theoretically, the findings strengthen strategic educational financial management theory, while practically encouraging Islamic educational institutions to adopt outcome-based budgeting that prioritizes sustainable educational development.

Another important finding concerns participatory governance as a mechanism for strengthening institutional financial accountability. The observation results demonstrate that collaborative budgeting, transparent reporting, continuous monitoring, and collective evaluation create an accountable financial governance system involving multiple stakeholders. These findings are consistent with Candra et al. (2024) and Has et al. (2025), who reported that financial transparency enhances stakeholder confidence in Islamic educational institutions. Likewise, Balković (2023), Fahmi et al. (2023), and Mustofa et al. (2024) emphasized that accountable financial management contributes significantly to educational effectiveness. Nevertheless, this study broadens previous perspectives by showing that accountability emerges not only through reporting systems but also through participatory governance structures.

The findings on funding diversification further demonstrate that financial sustainability is strengthened by a balanced reliance on multiple revenue sources rather than a single funding channel. This result aligns with the educational finance literature, which emphasizes that diversified financial resources improve institutional resilience and reduce operational vulnerability (Anggara et al., 2024; Yusuf et al., 2024). Unlike previous studies that mainly focused on government funding or tuition dependency, this research identifies the complementary roles of community donations, philanthropic contributions, and productive business units in sustaining educational quality. Practically, they encourage Islamic educational institutions to expand alternative funding strategies while maintaining accountability and financial stability (Azmi et al., 2023).

Collectively, the three findings reveal that transformative financial management operates as an integrated governance system rather than independent financial practices. Strategic planning determines institutional priorities, participatory governance ensures transparent implementation, and diversified funding provides financial resilience for continuous educational improvement. This integrated relationship supports systems theory, which holds that organizational effectiveness depends on interactions among interconnected managerial components rather than on isolated activities. However, this study contextualizes systems theory within Islamic non-formal education, illustrating how financial governance drives educational transformation. Practically, the integrated framework offers institutional leaders a comprehensive strategy for strengthening governance, improving accountability, and sustaining educational quality despite financial constraints.

The overall findings represent a conceptual advancement by positioning transformative financial management as a multidimensional framework that integrates strategic planning, collaborative governance, and funding diversification to optimize educational quality outcomes. Previous studies generally examined these dimensions separately, whereas this research demonstrates their dynamic interaction within Madrasah Diniyah Takmiliyah. Consequently, the study contributes theoretically by extending educational financial management literature toward a more holistic governance perspective applicable to Islamic complementary educational institutions. From a practical standpoint, the proposed framework provides policymakers, foundation administrators, and madrasah leaders with evidence-based guidance for designing sustainable financial management systems that improve institutional performance, strengthen public trust, and ensure continuous improvement in educational quality.

CONCLUSION

This study concludes that transformative financial management serves as a critical driver of educational quality improvement in Madrasah Diniyah Takmiliyah through the integration of strategic financial planning, participatory governance, and funding diversification. The findings demonstrate that financial management should not be treated solely as an administrative function, but as a strategic governance mechanism that supports institutional accountability, resource efficiency, stakeholder trust, and long-term sustainability. The integration of these three dimensions enables madrasahs to allocate resources more effectively, respond to educational priorities, and maintain the continuity of learning programs. Theoretically, this study contributes to the literature on Islamic educational management by proposing an integrated financial governance framework for non-formal Islamic educational institutions. Practically, the findings imply that madrasah leaders should strengthen quality-oriented budgeting, transparent financial reporting, stakeholder participation, and sustainable funding partnerships. However, the study is limited by its focus on a single institution and its reliance on a qualitative case study design, which constrains the broader generalizability of the findings. Future research should employ comparative multi-site, longitudinal, or mixed-method designs to test, refine, and validate the proposed framework across diverse institutional, regional, and socioeconomic contexts.

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