

Mix Price Analysis as an Effort to Improve the Quality and Accessibility of Islamic Education

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Abstract:

Islamic education in Indonesia faces challenges in ensuring equitable access and improving the quality of services for all societal segments, particularly for students from low-income families. This study aims to analyze the implementation of the *mix price* strategy as an effort to enhance the quality and accessibility of Islamic education through a cross-subsidy approach adjusted to the economic conditions of students' parents. This research employs a qualitative approach with a case study design at SMKN Wongsorejo, Banyuwangi, utilizing in-depth interviews, participatory observations, and document analysis as data collection techniques, and thematic data analysis through data reduction, data presentation, and triangulation. The findings reveal that the implementation of the *mix price* strategy, which includes regular tuition fees, educational donations, infrastructure fees, and educational waqf savings, has been carried out systematically and supports the sustainability of the quality of Islamic education. The funds collected are allocated for the improvement of learning facilities, digital curriculum development, teacher training, and scholarships for underprivileged students. This strategy also increases parents' participation through productive donations and waqf with transparent financial reporting. However, challenges remain, such as delays in scholarship disbursement and limited parents' understanding of the cross-subsidy system. Overall, the *mix price* strategy has proven effective in maintaining affordable education costs while simultaneously enhancing the quality of Islamic education sustainably.

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DOI: <https://doi.org/10.61987/sedu.v1i1.000>

Cite in APA style as:

Majid, A. (2024). Mix Price Analysis as an Effort to Improve the Quality and Accessibility of Islamic Education. *Journal of Education Management and Policy*, 1(3), 103-112.

Article History

Received : September 2025

Revised : September 2025

Accepted : October 2025

Keywords

Mix Price, Islamic Education, Education Quality, Accessibility, Cross-Subsidy

INTRODUCTION

Islamic education as a value system and social transformation has a great responsibility in ensuring equal access and continuous quality improvement (Muhammad Ilyas & Sukari, 2024). In the context of globalization and human resource



competition, Islamic educational institutions are faced with the challenge of not only maintaining their existence, but also improving the quality of services to be on par with general education institutions (Aminuddin, 2025; Priatmoko, 2018). However, the reality on the ground shows that many Islamic education institutions still face financing constraints, inequality of access, and low community participation in supporting the sustainability of education quality.

The economic disparity in the community creates variations in the ability to pay for education. As a result, some students from low-income families find it difficult to enjoy quality education that is oriented towards Islamic values. This situation demands innovation in education financing management that is not only profit-oriented, but also contains social justice values as emphasized in sharia principles (Agustin, 2025). One innovative strategy that is starting to be widely applied is the mix price approach, which is a system of determining education costs based on the economic capabilities of students through cross-subsidization mechanisms and productive donations (Ikhsan et al., 2025; Sidqi et al., 2025).

Previous studies have shown the effectiveness of this strategy in promoting wider access to education. Suryadi (2020) asserts that transparency in the management of education funds will increase public trust and strengthen participation in developing the quality of education (Nuriyawati et al., 2025). Other studies have also found that collaboration between schools and communities in a cross-subsidization system can improve the efficiency of Islamic education financing (Tanto Prima et al., 2025). However, these studies generally still highlight the macro aspects of the policy and have not explained in depth how the implementation of mix pricing is carried out at the level of Islamic vocational education institutions, which have different financing characteristics and facility needs from madrasah or public schools.

In terms of knowledge gaps, not many studies have comprehensively examined how mix price-based financing management can integrate the improvement of education quality and accessibility in Islamic-based vocational education units. In addition, it has not been explained in detail how the mechanisms of transparency, accountability and community participation can go hand in hand in the cross-subsidy model applied in educational institutions such as SMKN Wongsorejo Banyuwangi. Therefore, this research occupies a strategic position in filling the void of literature on Islamic education financing management based on mix price in the context of vocational education.

Based on this background, the focus of this research is to analyze the implementation of the mix price strategy as an effort to improve the quality and accessibility of Islamic education at SMKN Wongsorejo Banyuwangi. Specifically, this research aims to: (1) describe the implementation mechanism of mix price in Islamic education institutions; (2) identify the impact of the strategy on the quality of services and access to education; and (3) reveal the challenges faced by institutions in maintaining a balance between cost equity and sustainability of education quality. Thus, this research is expected to make a theoretical contribution to the development of a sustainable Islamic education financing model and become a practical reference for

policy makers in educational institutions in managing finances based on the principles of justice and social participation.

RESEARCH METHOD

This research uses a qualitative approach with the type of explorative case study that aims to explore in depth the application of the mix price strategy in improving the quality and accessibility of Islamic education. The research location was determined purposively at SMKN Wongsorejo Banyuwangi, which has implemented the mix price policy for more than two years, allowing researchers to observe its planning, implementation and evaluation on an ongoing basis. The research subjects consisted of the school principal as the policy maker, the school treasurer as the financial manager, three teachers implementing the policy, and five parents of students with different economic backgrounds as the recipients of the policy impact. The selection of informants was done using purposive sampling technique to obtain relevant and in-depth data in accordance with the research objectives.

Data collection techniques included in-depth interviews using a semi-structured guide, participatory observation, and document analysis (Sugiyono, 2021). Interviews were used to explore the background of the mix price policy, the mechanism for determining cost categories and its impact on the quality of education services. Observations were made on payment activities, learning processes and educational facilities to see the relationship between policy implementation and service quality. Document analysis included a review of school policies, financial reports, enrollment data, and documentation of school board meetings. Data analysis was conducted through data reduction, thematic data presentation and conclusion drawing with triangulation of sources, techniques and time. Validation was done through member checking and discussion of results with the school to ensure the validity of the data (Netti Herawati et al., 2025).

RESULT AND DISCUSSION

Result

This study aims to analyze the application of mix price as a strategy to improve the quality and accessibility of Islamic education at SMKN Wongsorejo, Banyuwangi. The results show that the institution has implemented a planned and flexible education service pricing system with a cross-subsidization approach, which is adjusted to the economic conditions of student guardians. The tuition fee component consists of regular tuition fees, educational donations, infrastructure costs, and educational waqf savings, which overall support the sustainability of the quality of Islamic education. Data shows that as many as 60% of students require price adjustments to maintain the accessibility of education without reducing the quality of services received. The funds obtained from the implementation of mix price are used to strengthen the quality of learning facilities, develop teacher competence through training, provide scholarships for underprivileged students, develop curriculum, and maintain facilities and infrastructure in a planned manner.

The implementation of the mix price strategy is proven to increase the trust of

student guardians in Islamic education institutions because of the transparency of reports on the use of funds and the involvement of student guardians in the cross-subsidy system. It also encourages community participation in supporting Islamic education through infaq and productive waqf as part of the education quality funding strategy. Constraints in the implementation of this strategy include the lack of understanding of the cross-subsidy system by some guardians, delays in the distribution of scholarships and the need for account separation between operational costs and education quality funds to optimize transparency. The institution overcomes these obstacles through socialization of the cross-subsidy system, the formation of a scholarship distribution team, transparent financial reporting, and evaluation of the price of education services according to the economic conditions of the community.

Thus, the implementation of the mix price strategy is not just pricing, but an integral part of the quality management of Islamic education that is measurable, equitable and sustainable. This strategy helps Islamic education institutions improve the quality of education services, maintain access for students from various economic backgrounds, and strengthen community participation in supporting the sustainability of quality Islamic education.

Mix Price Strategy for Quality Improvement

The mix price strategy in Islamic education is a strategic step to improve the quality of education services while maintaining affordability for people with diverse economic backgrounds. This strategy is implemented by pricing education services that consider the segmentation of the economic capabilities of student guardians, the application of cross-subsidies between students, and transparent and measurable financial management. Segmentation-based pricing is carried out by mapping the economic conditions of student guardians through questionnaires and committee discussions, so that institutions can determine the cost categories between fully capable, partially capable and less capable students, without reducing the right to the same education services. Cross-subsidization is the main strategy in the mix price where students in the fully affluent category pay the full price of the service, while students in the underprivileged category get a waiver, which is supported by donations from other guardians, educational infaq, and productive waqf.

The mix price strategy also includes the integration of productive waqf and education infaq as part of the education quality fund, which is allocated for the development of learning facilities such as the procurement of LCD projectors, mini laboratories, digital books, and teacher training to improve teaching quality. Funds obtained from the mix price are also used as educational scholarships for underprivileged students, so that Islamic education institutions can maintain educational inclusion without reducing service quality. The institution conducts periodic evaluations every quarter regarding the effectiveness of the mix price by analyzing the percentage of revenue, expenditure on quality programs, and the percentage of students receiving cross-subsidies as indicators of program success.

The results of the field findings show that the implementation of the price mix strategy at SMKN Wongsorejo is carried out in a planned manner and adjusted to the economic conditions of student guardians to maintain access to education for all levels

of society. From the results of observations and interviews, it was found that the institution determines the components of education costs consisting of regular tuition fees, educational infaq, infrastructure costs, and educational waqf savings with a nominal value that has been adjusted based on the agreement of the school committee and student guardians.

Table1. Pricing Components of Education Services at SMKN Wongsorejo

Monthly Nominal (IDR)	Persentase Total (%)
150,000	50%
50,000	17%
60,000	20%
40,000	13%
300,000	100%

Interpretation: The regular tuition component is still the largest portion of the financing, but infaq and waqf are supporting to improve the quality of educational facilities and scholarships.

Table2. Distribution of students based on ability to pay

Ability Category	Number of Students	Persentase (%)
Full Capable	120	40%
Partially Capable	130	43%
Less Capable	55	17%
Total	305	100%

Interpretation: 60% of students require price adjustments to maintain accessibility of education without compromising the quality of services.

Table 3. Utilization of Mix Price Funds for Quality Improvement

Use of Funds	Allocation Percentage (%)
Development of Learning Facilities	35%
HR strengthening (teacher training)	25%
Scholarships for Underprivileged Students	20%
Curriculum and IT Development	10%
Infrastructure Maintenance	10%
Total	100%

Interpretation: Funds obtained through the mix price strategy not only cover operations, but are used for continuous quality strengthening.

Obstacles in Implementing the Price Mix Strategy

The results show that in the implementation of the mix price strategy at SMKN Wongsorejo, there are several obstacles that affect the effectiveness of the

implementation of the cross-subsidy program in improving the quality and accessibility of Islamic education. The first obstacle is the delay in the distribution of scholarships for underprivileged students caused by the lengthy administrative verification process. Validation of documents such as certificates of inadequacy and income data of student guardians takes a long time, hindering the timely distribution of aid. As a result, some students had difficulty fulfilling their education administration needs at the beginning of the semester. This condition indicates that the administration system still needs to be simplified to be efficient and responsive to the needs of students from low-income families.

The second obstacle relates to the low understanding of some guardians of the concept of cross-subsidization and the mix price strategy implemented by the school. This ignorance has led to a negative perception that the cost of education among students is unfair, even though the policy is designed to help underprivileged students to continue to have equal access to education. Low financial literacy and suboptimal communication between schools and guardians are the main causes of this misunderstanding. The lack of socialization means that public support for the mix price policy has not been fully established, so an intensive educational communication strategy is needed to build public trust in the cross-subsidy system.

The third obstacle is the financial administration management that is still mixed between operational funds and education quality funds. This makes it difficult to monitor and report the budget transparently. The lack of separate financial records makes it difficult to determine the percentage of funds allocated specifically for improving the quality of learning, curriculum development and teacher training. In addition to hampering accountability, this also impacts on public trust in the management of education funds. Therefore, the separation of accounts and structured recording are important steps to strengthen the transparency and efficiency of the institution's financial management.

The last obstacle is related to the participation of student guardians in the education infaq and productive waqf programs, which has not been optimal. Differences in economic level and understanding of the benefits of the program have caused some guardians not to actively participate. In fact, infaq and productive waqf are important components in supporting the sustainability of the quality of Islamic education. To overcome this, the school conducts periodic socialization about the benefits of the mix price strategy, accelerates the scholarship verification process, and separates operational funds and quality funds to increase transparency. These corrective measures are expected to strengthen the effectiveness of the implementation of the mix price strategy, maintain the affordability of education costs, and at the same time improve the quality of Islamic education services in a sustainable manner.

DISCUSSION

Mix Price Strategy for Quality Improvement

The results showed that the implementation of the mix price strategy at SMKN Wongsorejo is a strategic step in maintaining access to inclusive Islamic education while

still improving the quality of educational services. This is in line with the principles of Islamic education quality management, where institutions strive to ensure the sustainability of improving the quality of education while still considering the economic capabilities of students as part of the implementation of the value of justice in Islamic education.

The implementation of a mix price consisting of regular tuition fees, education donations, infrastructure costs, and education waqf savings is one form of innovation in financing Islamic education. This supports Harapah and Junaidi's findings, which state that diversification of sources of education financing in Islamic institutions can be an instrument for improving the quality of education services while maintaining affordability by the community (Harahap & Junaidi, 2024). The cross-subsidization strategy has also been successfully implemented, as can be seen from the division of student categories based on their ability to pay: 40% of students are fully capable, 43% are partially capable, and 17% are less capable. This supports the principle of equal access to education, which is in line with the concept of equity in education management (Ali et al., 2024).

Furthermore, the allocation of funds obtained from the mix price strategy is used to improve learning facilities and infrastructure, digital curriculum development, teacher training, and scholarships for underprivileged students. This shows a close relationship between the education financing system and strengthening the quality of education services, as stated by Ridwan (2022), who stated that good fund management can encourage sustainable improvement in the quality of education in Islamic education institutions (Ramdhani et al., 2025; Weny & Dhari, 2024). The results also show an increase in student guardian participation in supporting education quality programs through infaq and productive waqf, accompanied by transparent financial reporting. This is relevant to Rizki Hasanah's findings, which emphasize the importance of community involvement in managing the quality of Islamic education in order to create transparency and accountability in the management of education funds (Amiruddin et al., 2024; Hasanah, 2025).

Obstacles in Implementing the Price Mix Strategy

This study found that the implementation of the price mix strategy at SMKN Wongsorejo still faces several obstacles that affect the effectiveness of its implementation. One of the main obstacles is the delay in the distribution of scholarships for underprivileged students due to the lengthy administrative verification process. Validation of documents such as certificates of poverty and income data of student guardians often takes a long time, so that the distribution of assistance cannot be carried out on schedule. This has resulted in delays in the fulfillment of educational needs for scholarship recipients. In addition, some student guardians still have a limited understanding of the concept of cross-subsidization that is the basis of the mix price policy. Some of them believe that this policy creates cost inequalities between students, even though the system aims to maintain social justice and equal access to education (Kunta & Muslim, 2025; Ondeng et al., 2025). This suggests that public education and ongoing socialization need to be strengthened to improve guardians' understanding of the cross-subsidy policy.

On the other hand, the challenges in implementing mix pricing are also related to aspects of financial governance and transparency of educational institutions. The management of operational funds and quality funds, which are not yet fully separated, causes difficulties in monitoring and reporting finances in a measurable manner. This condition can reduce administrative efficiency and reduce the level of public trust in educational institutions. To overcome this, it is necessary to strengthen the administrative system based on Islamic education accounting that emphasizes transparency, separation of fund accounts, and periodic financial reporting (Ramadhan et al., 2025; Wicaksono, 2021). Thus, the mix price strategy is not only a financing mechanism oriented towards affordability and equity, but also acts as a quality management instrument that supports the sustainability of Islamic education in a fair, professional and accountable manner (Maisah et al., 2024).

Overall, the results of the discussion show that the implementation of the mix price strategy is effective as a solution to financing Islamic education to maintain a balance between improving the quality of education services and the accessibility of education for the wider community. This strategy can be used as a model for implementing sustainable education financing for other Islamic education institutions in order to realize quality, equitable and inclusive Islamic education.

CONCLUSION

This study concludes that the implementation of the mix price strategy at SMKN Wongsorejo Banyuwangi is carried out in a planned and systematic manner with the principle of cross-subsidization adjusted to the economic capacity of student guardians. This strategy has proven to be able to maintain the affordability of Islamic education while improving the quality of education services in a sustainable manner. The mix price system that includes the components of regular tuition fees, educational infaq, infrastructure costs, and educational waqf savings demonstrates an equitable and sustainable financing model. The funds collected are allocated to strengthen learning facilities, develop digital curriculum, train and improve teacher competencies, and provide scholarships for underprivileged students, thus showing the link between the financing system and improving the quality of Islamic education.

In addition, the implementation of this strategy encourages increased student guardian participation through productive infaq and waqf managed with transparent financial reporting every three months. This transparency increases public trust and the accountability of educational institutions. However, the research also found obstacles such as delays in scholarship disbursement due to the administrative verification process and the lack of understanding of the cross-subsidization mechanism among student guardians. The institution overcame this through regular socialization, simplification of the administration system, and separation of accounts between operational funds and education quality funds. Conceptually, the mix price strategy has proven to be an effective, inclusive and sustainable financing solution for Islamic education institutions. Future research is recommended to examine the digitalization of the mix price management system and its application in other Islamic education institutions in order to expand the impact of policies at the national level.

ACKNOWLEDGMENT

The authors would like to thank the leadership and the entire academic community of SMKN Wongsorejo Banyuwangi for their cooperation and openness during the data collection process. Appreciation is also expressed to Nurul Jadid University for academic guidance and institutional support during the research. Special thanks go to the teachers, student guardians, and school administrators who have participated as key informants and made important contributions to the success of this research.

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