

## Theoretical Analysis of Educational Cost Supervision in the Perspective of Islamic Education Management: A Systematic Literature Review

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**Abstract:** *This study aims to theoretically examine the concepts, principles, and approaches to educational cost supervision within the framework of Islamic education management, using the Systematic Literature Review (SLR) method. The focus of the review addresses two main research questions: (1) How are the concepts, principles, and approaches to educational cost supervision described in the literature on Islamic education management? and (2) How are Islamic values such as amanah (trust), justice, shura (consultation), and accountability integrated into cost supervision strategies according to previous studies? The review of 15 scholarly articles reveals that supervision of educational expenses involves not only technical and administrative dimensions but also must be grounded in Islamic ethical and spiritual values. Although the application of these principles has begun in several Islamic educational institutions, it has not yet been fully systematic or participatory. This study highlights the importance of developing a cost supervision model that integrates Islamic ethical values, stakeholder involvement, and value-based audit systems. It recommends that future research adopt an empirical approach to test the practical effectiveness of implementing Islamic values in financial supervision within educational institutions.*

**Keywords:** *Educational cost supervision, Islamic education management, Islamic values, accountability, systematic literature review.*

### Introduction

The availability of adequate financing and an effective supervision system are fundamental prerequisites for achieving optimal educational goals. In daily practice, high educational costs often become a contentious issue in both public and private educational institutions. The high costs that students must bear often create disparities in access to education, even leading to social unrest. A study by Naila & Effane (2022) shows that the weakness of the decentralization system in financial management and the lack of supervision frequently lead to conflicts in the implementation of educational costs, including in Islamic institutions. This phenomenon aligns with the reality on the ground, where the management of educational finances often does not align with the idealistic goals of education and its practical implementation.

The financial management variables consist of four main indicators: financial planning, financial implementation, financial supervision, and accountability. These four indicators reflect a comprehensive managerial process in the financial management of educational institutions to achieve effectiveness, efficiency, and accountability. This is in line with the findings of Badrudin, Hermawan, and Pangestika (2022), who state that financial management encompasses the entire cycle, from planning to accountability, which significantly impacts the sustainability and well-being of human resources in educational institutions.

In the perspective of Islamic education management, financing is not only an administrative and technical issue, but also involves essential values such as *amanah* (trust), justice, and social responsibility (Nurkamiden & Anwar, 2023). Unfortunately, these principles have not been fully implemented in the practice of educational cost supervision, particularly in Islamic educational institutions. Financial supervision should not only aim to evaluate the effectiveness of fund usage, but also internalize spiritual and moral values in budgetary decision-making. Jannah (2024) emphasizes that Islamic education regards finance not merely as a supporting instrument, but as a means to uphold the values of *syura* (consultation), *amanah* (trust), and public accountability



Several studies highlight the importance of integrating modern supervision systems with Islamic principles in financial governance. For example, Islahudin and Wulandari (2022) in their study elaborate on how the principles of the Qur'an provide a strong ethical framework for supervising the expenditure and utilization of educational funds. However, there is still a gap between theoretical ideals and the practical implementation in various Islamic educational institutions. Some field studies indicate weaknesses in stakeholder involvement, lack of transparency, and insufficient evaluation instruments based on Islamic values (Mesiono, Siregar, et al., 2021). This shows that the educational cost supervision mechanism is not yet fully responsive to the challenges of effectiveness and integrity.

This gap highlights the importance of systematic studies that can synthesize previous findings to build a comprehensive conceptual foundation. For example, Arsal & Hidayat (2024) note that the increase in educational costs is not proportional to the quality of educational services, especially when the internal supervision system is not functioning optimally. In line with this, Yuliani, Widiantari, & Nugraha (2022) state that without efficient and accountable financial management, the improvement of educational service quality remains just a slogan. In this context, a thorough theoretical analysis is required to assess how Islamic education management literature provides approaches and solutions to these issues.

Based on the background and literature review above, it can be concluded that the study of educational cost supervision from the perspective of Islamic education management is still highly relevant and important. This study aims not only to explore the concepts and principles of financial supervision but also to examine how Islamic values such as *amanah* (trust), justice, *syura* (consultation), and accountability can be integrated into practical and solution-oriented supervision strategies.

Thus, this article seeks to answer two interconnected main research questions: (1) How are the concepts, principles, and approaches to educational cost supervision described in the literature on Islamic education management? and (2) How are Islamic values such as *amanah* (trust), justice, *syura* (consultation), and accountability integrated into educational cost supervision strategies according to previous studies? These two questions form the basis of the theoretical analysis to understand both the conceptual depth and the significance of Islamic values in developing an educational cost supervision system that is not only administratively efficient but also spiritually and socially meaningful.

Therefore, this theoretical analysis based on a systematic literature review is important as an academic and practical contribution to the development of a more transparent, fair, and sustainable Islamic education financing management system.

## **Research Methodology**

The method used in this study is the Systematic Literature Review (SLR). SLR is a literature study method employed to identify, assess, and interpret findings on a specific research topic in order to answer the research questions (RQ) that have been established. The research questions (RQ) are: 1) How are the concepts, principles, and approaches to educational cost supervision explained in the literature on Islamic education management?; 2) How are Islamic values such as *amanah* (trust), justice, *syura* (consultation), and accountability applied in educational cost supervision strategies according to previous studies?

In this article, the SLR study consists of three stages: planning; implementation; and reporting. In the preparation stage, which includes the research questions (RQ), good research questions are those that are useful, measurable, and encourage understanding of the current research topic. The five elements, known as PICOC, form the basis for the formulation of the RQ: Population (P): the target group of the study; Intervention (I): a specific element of the study or issue of interest to the researcher; Comparison (C): the element of the study in which the intervention (I) will be compared; Outcome (O): the effects and results of the intervention

(I); and Context (C): the setting and environment of the study. Table 1 shows the five components.

Table 1. SLR Elements

Elemen	Jurnal 1	Jurnal 2	Jurnal 3	Jurnal 4	Jurnal 5
<i>Population</i>					
<i>Intervention</i>					
<i>Comparison</i>					
<i>Outcomes</i>					
<i>Context</i>					

The next step is the creation of a protocol that outlines the procedures and methods for the SLR. The protocol typically consists of seven elements: 1) background; 2) research questions; 3) search terms; 4) selection criteria; 5) quality checklist and procedures; 6) data extraction strategy; and 7) data synthesis strategy. Data searching is conducted using keywords “(“pengawasan biaya pendidikan”OR“educational cost supervision”)AND (“manajemen pendidikan Islam”OR“Islamic education management”) AND (“akuntabilitas” OR “accountability” OR “amanah”)” for article retrieval through the Google Scholar search engine at <https://scholar.google.com> and the Publish or Perish (PoP) application as a secondary data source. The selection of Google Scholar and Publish or Perish was based on their ability to access a wide range of scholarly articles from both international and national journals, as well as supporting the systematic literature selection process through their complete metadata features, flexible searching, and efficient reference management. After the search, 223 journals were identified from the 2020–2025 range. Due to limitations, only 100 articles from the 2020–2025 range were selected. To simplify this process, inclusion and exclusion criteria were established as filters for article selection and rejection, as explained in the following table:

Table 2. Data Selection Criteria

<i>Inclusion criteria</i>	Scientific articles, published in national journals, published between 2020-2025, covering the topic of Educational Cost Supervision in the Perspective of Islamic Education Management.
<i>Exclusion criteria</i>	The article is not scholarly, not published in a journal, not published between 2020-2025, and does not cover the topic of Educational Cost Supervision in the Perspective of Islamic Education Management.

## Results and Discussion

### Search Method

In a Systematic Literature Review (SLR), the literature search process is carried out in a step-by-step and structured manner. The goal is to find, collect, and review various literatures that are relevant to the research focus. This involves careful planning of the search strategy, including selecting appropriate terms, setting publication time boundaries, and choosing relevant sources of information. The steps include determining relevant keywords, formulating an effective and accurate search string using Boolean operators such as "AND", "OR", and "NOT", filtering the most relevant information, and testing and validating the search results to ensure the relevance and accuracy of the data. This study utilizes the Publish or Perish database to search for literature based on specific topics and keywords, with a publication time limit of the last five years (2020-2025) from Google Scholar sources.

### Literature Topic Selection

When selecting criteria to determine the sample topics and review the literature, inclusion and exclusion criteria serve as the main guidelines. The inclusion criteria are used to identify the target sample population that will be the focus of the research. Meanwhile, the exclusion criteria serve to filter out and eliminate samples and populations that do not meet the inclusion criteria, as their topics or literature reviews are considered irrelevant.

<b>Inclusion Criteria</b>	To align the research results, the researcher selects educational institutions from various backgrounds. Additionally, subjects with both quantitative and qualitative data are further studied to uncover new relevance.
<b>Exclusion Criteria</b>	These criteria describe the topic as undependable, meaning that unreliable data becomes a source of research because the topic is not relevant enough to ensure an accurate understanding. By using these criteria, the researcher can filter out irrelevant topics or studies, assisting in the literature review process

Table 3. Inclusion and Exclusion Criteria

### Data Extraction

In this process stage, several important pieces of information are collected through the extraction of data from topics and key studies conducted thoroughly. The researcher uses four main components during the data extraction process with the aim of answering several research questions. Extraction is an iterative process, meaning it involves collecting requirements, analyzing, designing, implementing, and testing. This data extraction process requires precision and caution to ensure the information obtained is accurate and relevant. After the data extraction process is complete, the researcher then performs an in-depth analysis to identify patterns, relationships, and significant findings that can serve as a basis for drawing research conclusions. Therefore, the data extraction process is a crucial step in ensuring the validity and reliability of the research results.

### Relevant and Significant Journal Publications

In this systematic literature review, 15 journal articles have been identified that discuss educational cost supervision from the perspective of Islamic education management. These articles serve as primary sources for in-depth analysis to gain an understanding of the concepts, principles, and approaches to supervision based on Islamic values such as *amanah* (trust), justice, *syura* (consultation), and accountability. The findings from these publications serve as a critical foundation to strengthen the theoretical framework and contribute to the development of a more effective model of educational cost supervision that aligns with the characteristics of Islamic educational institutions.

#### Categorization Based on Journals

NO	JOURNAL NAME	YEAR
1	El-Idare: Journal of Islamic Education Management	2022
2	Manageria: Journal of Islamic Education Management	2020
3	Al-Hikmah : Educational Journal	2020
4	Tadbir Muwahhid Journal: Islamic Education Management	2021
5	Islamic Management: Journal of Islamic Education Management	2024

6	Tadbir: Journal of Islamic Education Management	2023
7	Intiqad: Journal of Religion and Islamic Education	2021
8	Tadrib Muwahib Journal	2023
9	Journal of Islamic Education Management	2022
10	Islamic Management: Journal of Islamic Education Management	2021
11	Change Think Journal	2022
12	Journal Research And Education Studies	2024
13	Mamba'ul 'Ulum Journal	2022
14	An-Nahdliyah: Journal of Islamic Studies	2022
15	Qazi : Jurnal Of Islamic Studies	2024

Table 4. Relevant and Significant Journal Publications

### Research Topic

This study examines the importance of the theoretical analysis of educational cost supervision from the perspective of Islamic education management. The review is conducted through a series of systematic analysis steps, including: identifying the issues of cost supervision in the context of Islamic educational institutions, exploring various problems faced by these institutions related to the effectiveness, efficiency, and transparency of funding, and identifying the causes of issues such as weak internal control, lack of stakeholder involvement, and the suboptimal application of Islamic values in the supervision system. Subsequently, this study selects and analyzes various alternative solutions proposed in the literature, particularly those based on the principles of Islamic education management. Finally, this study concludes by summarizing the answers to the literature review process regarding the theoretical analysis of educational cost supervision in the perspective of Islamic education management, contributing conceptually to the development of a more just, transparent, and Islamically grounded cost supervision system, based on values such as amanah (trust), syura (consultation), and accountability.

After the data scanning process and content analysis are completed, the researcher compiles a table containing key information from the 15 selected journals. Table 5 includes columns for the article title, author names, research methods, and the main findings. The purpose of compiling this table is to present information in a structured, concise, and easily understandable way for the readers. Additionally, this table serves as the primary guide in identifying relevant findings that support the main objectives of the research. With this approach, the researcher ensures that every piece of information presented maintains a high academic quality and aligns with the established research focus.

Table 5. Title, Researchers, Methodology, and Research Findings

No	Research Title	Researchers	Methodology	Research Findings
1	Implementation of Financial Management in Madrasahs to Improve the Quality of Islamic Education	Bunga Melati Sukma et.al	Qualitative	The implementation of financial management in madrasahs is crucial for improving the quality of education. Effective financial management is the key to achieving educational goals and providing tangible benefits to educational institutions. Therefore,

				<p>madrasah financial management must be conducted seriously and responsibly to avoid negative consequences and to drive improvements in the quality of Islamic education.</p>
2	<p>Implementation of Financial Management in the Management of School Operational Assistance (BOS) Funds at Madrasah Aliyah Negeri 1 Bitung, North Sulawesi</p>	<p>Feiby Ismail et.al</p>	<p>Qualitative</p>	<p>The implementation of BOS fund financial management at MAN 1 Bitung is carried out through the stages of planning, implementation, and supervision, which have a positive impact on the educational process. This management has proven to be effective, efficient, and transparent, contributing to the improvement of both teacher and student quality. However, further improvements in coordination and accountability are needed to ensure that fund management operates more optimally.</p>

3	Dynamic Quality Management in the Perspective of Islamic Education	Muhamad Khoirul et.al	Literature Review	This article discusses the importance of quality management in education to enhance student satisfaction and ensure consistency in the delivery of education. Emphasis is placed on the central role of educators in educational reform and the need for innovative learning methods. This research suggests that adopting education systems from advanced countries and raising awareness about the importance of education can drive improvements in the quality of education in Indonesia. The methodology used is a literature review with a documentary-observational approach, and analysis is conducted through content analysis and critical analysis. The article also presents various definitions of the concept of quality in education.
4	The Effectiveness of Supervision and Control of School Budget Spending on the Efficiency of Educational Costs	Yanti Nurdiyanti	Descriptive Quantitative	The ABS supervision by the school committee increased efficiency by 76.39%, categorized as high. The ABS control by the principal resulted in a 79.75% increase in efficiency, also categorized as high. Meanwhile, the combination of supervision and control by ABS together increased efficiency to

				89.69%, which is categorized as very high
5	Implementation of Education Financing Management at SMK Informatika Bina Generasi 3, Bogor Regency	Muhammad Hidayat Ginanjar	Qualitative	The research results include the implementation of financial management at SMK Informatika Bina Generasi 3 Bogor, which involves budgeting, implementation, and financial evaluation. The process begins with the preparation of the School's Revenue and Expenditure Budget Plan (RAPBS), which includes an analysis of operational needs. Financial management is allocated into direct and indirect costs for both routine and non-routine expenses. Evaluation is carried out periodically at the end of each semester and school year
6	The Concept of Educational Financing Management in Islamic Educational Institutions	Ulfa D et.al	Literature Review	Financial management in Islamic educational institutions plays a crucial role in ensuring the smooth operation and enhancement of education quality. Educational costs are a vital input factor in efforts to improve education quality and human resource development. Effective financial management is the key to achieving

				<p>educational goals and success. This process includes the acquisition, allocation, utilization, and accountability of funds optimally to support the achievement of educational objectives. Every educational activity requires budgeting, which emphasizes the importance of effective and efficient financial management.</p>
7	<p>Educational Financing Management in Improving the Quality of Education at Madrasah Aliyah Imam Muslim Serdang Bedagai</p>	Mesiono et.al	<p>Descriptive Analytical</p>	<p>Financial management in Madrasah Aliyah Imam Muslim, Serdang Bedagai Regency, is based on the principle of family values and is implemented effectively, efficiently, productively, transparently, and accountably. The head of the madrasah is responsible for managing education and preparing and reporting the budget plan to the Chairman of the Foundation. Financial data and inventory information are presented in detail in tables that include teacher salaries, maintenance, equipment, and funding sources</p>

8	Educational Financing Management in Improving the Quality of Education at MTS Ummul Quro Al-Islami Bogor	Muchamad Zainal Muttaqin et.al	Qualitative	The research results indicate that effective financial management is crucial for improving the quality of education. The stages of educational financing management, which include planning, implementation, supervision, and accountability, have been well-executed at MTS Ummul Quro Al-Islami Bogor, contributing to the creation of high-quality education. The main objective of financial management is to support the learning process that aligns with the needs of the students
9	Educational Financing Management from the Perspective of the Quran	Ahmad Noor Islahudin et.al	Qualitative	Islamic educational financing management consists of three main components: input, process, and output. In the input aspect, the system is based on rabbanic principles derived from the Quran. The process includes visionary planning, accountable financial record-keeping, and systematic supervision. Meanwhile, the expected output is the achievement of educational goals that are ubudiyah (devotion to Allah) and akhlaki (the development of noble ethics and morals)

10	Educational Financing Management to Improve the Quality of Education at Madrasah Aliyah Al-Manar, Medan Johor Subdistrict	M Fajri et.al	Qualitative	<p>The financial management at SMP Negeri 1 Maja has made a significant contribution to improving the quality of education through the provision of necessary facilities and infrastructure. The budgeting process includes the management of financial receipts and expenditures based on bookkeeping administration, with community participation involved. Financial transaction recording is done administratively, but there is still limited focus on the supervision aspect. However, financial supervision and accountability are still reported regularly to all school members. Positive impacts of this management include the development of social attitudes among students and the availability of supplementary funds to complement the BOS funds</p>
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11	Infrastructure Financing Management in Improving the Quality of Educational Services at SMP Negeri 1 Maja, Majalengka Regency	Nani Yuliani et.al	Qualitative	Financial management at SMP Negeri 1 Maja has significantly contributed to improving the quality of education through the provision of adequate facilities and infrastructure. The budgeting process includes managing financial receipts and expenditures based on bookkeeping administration, with community participation involved. Financial transaction recording is done administratively, but supervision of budget implementation still lacks sufficient attention. However, financial supervision and accountability are still reported regularly to all school members. The positive impacts of this management include the development of social attitudes among students and the availability of supplementary funds to complement the BOS funds.
12	Educational Financing Issues in Indonesia: The Rise in Education Costs	Fathur Riyadh Aarsal et.al	Literature Review	The research results show that the cost of education in Indonesia has increased by 10% to 15% annually. This increase is caused by several factors, including ineffective school financing management, lack of transparency, weak government oversight,

				and inadequate teacher welfare
13	Islamic Education Supervisors in the Digital Era: A Study at the Ministry of Religious Affairs (Kemenag) in Surakarta City	Sumiyati	Qualitative	Islamic education supervisors play a strategic role in ensuring the success of Islamic education. Their performance has shown improvement, particularly in planning and reporting supervision programs. Supervisors are also required to understand and apply the eight National Education Standards. Furthermore, they must be able to effectively carry out their core functions, which include planning, implementing, evaluating, and guiding professional development for teachers
14	Financial Management in Islamic Educational Institutions	Anis Nursobah Dkk	Descriptive Analytical	The research results provide a comprehensive understanding of the financial management process in educational institutions, emphasizing the importance of planning, budgeting, and accountability in the effective and sustainable management of funds.

15	Educational Cost Management in the Perspective of Islamic Education	Syifa Nur Jannah	Descriptive Qualitative	Educational cost management at MTsN 3 Kediri involves various funding sources, including BOS funds and contributions from the school committee. Fund management is carried out through detailed budgeting and a strict verification process, emphasizing transparency and accountability. The main challenges faced include price fluctuations and sudden changes in needs; however, effective coordination and good supervision can help address these issues
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### **Concepts, Principles, and Approaches to Educational Cost Supervision in the Literature of Islamic Education Management**

Educational cost supervision from the perspective of Islamic education management is an integral part of the managerial process, aiming to ensure that financial resources are used effectively, efficiently, and accountably. This concept aligns with the view of Nurkamiden & Anwar (2023), who emphasize that financing in Islam is not merely an administrative matter, but is deeply embedded with ethical and spiritual values. Educational cost supervision must also consider the principles of social justice and equality in access to education for all individuals, without exception. This is in accordance with Islamic principles that stress the importance of justice and togetherness in ensuring that education is accessible to all levels of society. Therefore, educational cost supervision within the context of Islamic education management not only focuses on financial aspects but also on the moral and social values inherent in Islamic teachings.

In the reviewed studies, it was found that madrasahs and Islamic schools implement a supervision approach that includes the following stages :

1. Budget planning (RAPBS) based on real needs (Ginanjari & Purwanto, 2022)
2. Implementation and utilization of funds according to priority scale (Ismail & Sumaila, 2020)

Internal supervision and periodic reporting to stakeholders (Mesiono, Suswanto, Lubis, & Haidir, 2021). This supervision approach aims to ensure that the funds received by madrasahs and Islamic schools are used efficiently and transparently. With these stages in place, it is hoped that financial management in these educational institutions can run smoothly and be accountable to all related parties. Additionally, internal supervision and periodic reporting also allow for continuous evaluation to improve the financial performance of madrasahs and Islamic schools. One relevant approach is strengthening both internal and external supervision systems, integrated with a mechanism for ongoing evaluation. This system aims to ensure that educational funds are used according to the work plan and based on sound financial management principles. Periodic evaluations will reinforce the

management process by assessing the effectiveness of fund usage and identifying various challenges encountered in the field. Ultimately, this strategy will enhance accountability and transparency in the management of educational finances (Ende Widiyana, Atep Ruzhan Nur Alam, 2024).

However, Naila & Effane (2022) note that decentralization of financial management, when not accompanied by strengthening the supervision system, leads to budget conflicts and disparities in access. This indicates that the supervision approach is not yet fully systematic and participatory. Therefore, efforts are needed to improve coordination among stakeholders in supervising and managing the budget more effectively. Additionally, there is a need for increased transparency and accountability in the implementation of financial management to avoid the potential misuse of funds. In this way, it is hoped that a better supervision system can reduce budget conflicts and ensure more equitable access for all interested parties."

The Total Quality Management (TQM) theory, as proposed by Rustandi, F. and Ismawati, N. (2023), is relevant for strengthening the foundation of educational cost supervision. Quality-based supervision prioritizes the principles of continuous improvement, the involvement of all school elements, and transparency in every financial process. The implementation of TQM can assist schools in improving efficiency, identifying potential waste, and enhancing the quality of educational services. With the involvement of all school elements, it is hoped that every individual can contribute to creating a high-quality learning environment. Additionally, transparency in managing educational funds is also a key element in ensuring fairness and accountability, as emphasized by Jaelani, Sahudi, Supiana, & Zaqiah (2021), who state that an ideal educational financing policy must ensure equal access, prevent budget misuse, and promote institutional efficiency.

### **Integration of Islamic Values (Amanah, Justice, Syura, Accountability) in Educational Cost Supervision Strategies**

Islamic values play a central role in shaping a cost supervision system that is not only professional but also moral. A study by Islahudin & Wulandari (2022) shows that in the Qur'an, the principle of amanah (trust) is regarded as the foundation in managing wealth, as stated in QS. Al-Anfal, verse 27: "O you who have believed! Do not betray Allah and His Messenger, or betray your trust while you know." The principle of justice becomes the basis for policy-making, as outlined in QS. An-Nisa, verse 58: "Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice..." The principle of syura (consultation) as the basis for decision-making is emphasized in QS. Asy-Syura, verse 38: "...and those who respond to their lord, establish prayer, and whose affairs are determined by consultation among themselves, and who spend from what We have provided them." Meanwhile, the principle of accountability is reflected in QS. Al-Baqarah, verse 282: "...And do not feel reluctant to write it down, whether it is small or large, until its due date..." which emphasizes the importance of recording, transparency, and accountability in financial transactions.

Islamic values provide a strong foundation for transparent and fair educational cost supervision, as well as promote professionalism and integrity in the management of educational funds. By adhering to these Islamic teachings, the educational cost supervision system is expected to operate more effectively and efficiently, thus improving access and the overall quality of education for society. This is in line with the opinion of Jannah (2024), who states that the management of educational financing from an Islamic perspective requires the consistent application of the values of *amanah* (trust), justice, and accountability throughout the processes of planning, implementation, and supervision of funds. Without the integration of these values, supervision will remain purely administrative, lacking strong spiritual and moral impetus. Therefore, the implementation of Islamic values in educational cost supervision not only strengthens governance but also provides significant benefits for the advancement of value-based and ethical Islamic education.

The findings from the articles reviewed in this SLR show that the majority of Islamic educational institutions have implemented these values partially. For example:

1. Amanah (trust) and accountability are reflected in the budget reporting system to the foundation and school committee (Muttaqin, Ratnaningsi, & Purwanto, 2023)
2. Justice is demonstrated in the proper distribution of BOS funds for priority student programs (Ismail & Sumaila, 2020).

Syura (consultation) is implemented through joint deliberations in preparing the RAPBS (Mesiono, Suswanto, et al., 2021). The application of Islamic values in educational institutions can also be seen in efforts to improve education quality and student character development. For example, extracurricular programs are aimed at forming personalities with noble character and an Islamic identity. Additionally, values such as honesty and simplicity are instilled through various learning activities at the school. Thus, Islamic educational institutions can be places that not only produce academically intelligent students but also individuals with strong character based on Islamic teachings. However, studies by Jannah (2024) and Fathur Riyadhhi Arsal & Hidayat (2024) highlight a gap between ideal principles and field practices, particularly regarding the transparency of budget usage and stakeholder involvement. This underscores the need for an internal and external audit system based on Islamic values as part of the supervision strategy.

## Conclusion

Based on a systematic review of 15 relevant scholarly articles, it can be concluded that educational cost supervision from the perspective of Islamic education management is a strategic element in supporting the effectiveness, efficiency, and financial accountability of Islamic educational institutions. This study found that the concept and approach to educational cost supervision not only include technical aspects such as planning, implementation, and reporting, but also touch upon values such as amanah (trust), justice, syura (consultation), and accountability as essential spiritual and social principles. The findings indicate that while these principles have begun to be implemented, there remains a gap in practice, particularly in stakeholder participation, transparency, and evaluation instruments that are not yet fully based on Islamic values. Therefore, the integration of Islamic values into the educational cost supervision system is an urgent necessity to ensure governance that not only meets administrative aspects but also contributes to the formation of a morally and sustainably grounded managerial culture.

As a follow-up to this study, it is recommended that further research be conducted in greater depth using an empirical approach, such as field studies at various types of Islamic educational institutions (pesantren, madrasahs, Islamic integrated schools) to test the actual implementation of Islamic values in their financial supervision systems. The research can also be expanded by developing a measurable and applicable cost supervision model based on Islamic values, which includes spiritual, ethical, and administrative performance indicators. Additionally, the active involvement of all educational stakeholders, including school committees, parents, and foundations, needs to be studied as part of an inclusive participatory supervision strategy. Future research is also expected to explore the use of digital technology to support real-time and sustainable transparency and accountability in Islamic education finances.

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