

## IMPLEMENTATION OF AL-MA'UN THEOLOGY-BASED FINANCIAL MANAGEMENT IN ISLAMIC EDUCATION AT DARUL ARQAM GARUT

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**Abstract.** *Although financial governance in Islamic educational institutions has gained increased scholarly attention, studies addressing how theological principles—particularly Al-Ma'un theology—are translated into practical financial management remain scarce. This research explores the implementation of Al-Ma'un-based financial management at Darul Arqam Muhammadiyah Islamic Boarding School in Garut, examining how theological values inform planning, budgeting, implementation, and accountability. Using a qualitative case study approach, data were collected through interviews, observations, and document analysis, then analyzed thematically. The findings show that Al-Ma'un theology shapes financial governance by reinforcing justice, transparency, social responsibility, and prioritization of marginalized students. This study advances Islamic management theory by demonstrating how theological values operate as functional governance mechanisms rather than abstract norms. It concludes that theology-driven financial practices strengthen ethical accountability and social orientation in Islamic educational institutions, offering practical insights for leaders and policymakers to integrate value-based frameworks into institutional financial systems.*

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**Keywords:** *Al-Ma'un Theology, Financial Management, Islamic Education, Muhammadiyah, Ethical Governance.*

**Abstrak.** Meskipun tata kelola keuangan di lembaga pendidikan Islam telah mendapatkan perhatian ilmiah yang meningkat, studi yang membahas bagaimana prinsip-prinsip teologis khususnya teologi Al-Ma'un diterjemahkan ke dalam manajemen keuangan praktis tetap langka. Penelitian ini mengeksplorasi implementasi pengelolaan keuangan berbasis Al-Ma'un di Pondok Pesantren Darul Arqam Muhammadiyah di Garut, mengkaji bagaimana nilai-nilai teologis menginformasikan perencanaan, penganggaran, implementasi, dan akuntabilitas. Dengan menggunakan pendekatan studi kasus kualitatif, data dikumpulkan melalui wawancara, observasi, dan analisis dokumen, kemudian dianalisis secara tematik. Temuan menunjukkan bahwa teologi Al-Ma'un membentuk tata kelola keuangan dengan memperkuat keadilan, transparansi, tanggung jawab sosial, dan prioritas siswa yang terpinggirkan. Studi ini memajukan teori manajemen Islam dengan menunjukkan bagaimana nilai-nilai teologis beroperasi sebagai mekanisme tata kelola fungsional daripada norma abstrak. Ini menyimpulkan bahwa praktik keuangan yang digerakkan oleh teologi memperkuat akuntabilitas etis dan orientasi sosial di lembaga pendidikan Islam, menawarkan wawasan praktis bagi para pemimpin dan pembuat kebijakan untuk mengintegrasikan kerangka kerja berbasis nilai ke dalam sistem keuangan kelembagaan.

**Kata Kunci:** Teologi Al-Ma'un, Manajemen Keuangan, Pendidikan Islam, Muhammadiyah, Tata Kelola Etis.

## INTRODUCTION

The management of finances in Islamic educational institutions has become a global concern as transparency, accountability, and sustainability are increasingly demanded in both public and private sectors. Internationally, studies highlight that faith-based educational institutions often face challenges in formulating accountable financial governance due to limited managerial capacity, weak financial reporting structures, and insufficient integration of theological principles into management practices (Haneef & Hassan, 2021; UNESCO, 2022). In the Southeast Asian context, Islamic schools must adapt to modern financial accountability frameworks while preserving religious values, a

situation that frequently generates tension between tradition and institutional modernization (Azra, 2019). At the national level, Indonesian Islamic boarding schools (pesantren) encounter various issues, including inconsistent financial documentation, dependence on external donations, and the absence of standardized financial governance, which hinder institutional sustainability and educational service quality (Kementerian Agama RI, 2023; Sariningsih et al., 2023). These issues indicate the urgency of developing a financial management model that is both systematically accountable and aligned with Islamic ethical frameworks.

Responding to these challenges, researchers emphasize the importance of embedding Islamic theological principles into institutional management as a transformative solution. Experts such as (Darmawan & Nugroho, 2025) and (Nashihin et al., 2022) argue that Islamic educational institutions must return to their ethical and theological roots to strengthen governance practices based on justice, transparency, and social responsibility. Particularly relevant is the concept of Theology of Al-Ma'un, derived from KH Ahmad Dahlan and Muhammadiyah's early social movement, which emphasizes helping the needy, institutional accountability, and collective empowerment as core components of Islamic practice. Integrating Al-Ma'un values into financial management is therefore seen as an essential step toward institutional reform, aligning financial governance not only with modern standards but also with Islamic moral imperatives. This research engages with such expert perspectives by exploring how Al-Ma'un theology can become an operative framework for financial governance in Islamic educational settings.

Previous research has explored various dimensions of Islamic financial management, including transparency practices in pesantren (Rahmawati, 2020), governance models in Muhammadiyah educational institutions (Suyatno et al., 2021), and the integration of Islamic values into organizational management (Huda, 2022). Some studies also examine the application of Al-Ma'un theology in social services and philanthropy (Rifa'i, 2021), demonstrating its transformative impact on community empowerment. However, existing literature rarely discusses how Al-Ma'un theology is operationalized specifically in the financial management systems of Islamic educational institutions, particularly pesantren under Muhammadiyah. While several studies acknowledge the normative importance of Al-Ma'un values, they do not provide

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empirical analysis of how such principles are implemented in budgeting, allocation, reporting, and financial accountability mechanisms. This gap highlights the need for more detailed and context-specific research that links theological principles to practical financial governance (Saleh et al., 2021).

The novelty of this study lies in its attempt to bridge the gap between theological discourse and financial management practice by grounding the analysis in primary Islamic sources, including QS. Al-Ma'un, the teachings of KH Ahmad Dahlan, and classical principles of amanah (trust), maslahah (public benefit), and transparency as emphasized in Islamic jurisprudence. By employing these foundational concepts, the study proposes a theoretical elaboration of how Al-Ma'un theology can function as an ethical and operational framework for financial management within Islamic boarding schools. This theoretical anchoring not only strengthens the originality of the research but also offers a new perspective for developing governance models that harmonize modern management principles with core Islamic teachings (Munandar, 2020).

Based on the urgency of financial governance issues, the limitations of prior studies, and the theoretical potential of Al-Ma'un theology, this research focuses on analyzing how financial management is implemented at Darul Arqam Muhammadiyah Islamic Boarding School in Garut within the framework of Al-Ma'un theology. The study aims to describe how Al-Ma'un values are integrated into financial planning, budgeting, disbursement, and accountability practices, as well as to examine the alignment between theological principles and institutional management realities. Through this approach, the research seeks to formulate a deeper understanding of ethical financial governance in Islamic educational institutions and contribute academically to the development of theology-based financial management models (Abdullah, 2020).

## **REVIEW THEORITIS**

### **Al-Ma'un Theology**

Al-Ma'un theology, derived from Surah Al-Ma'un, emphasizes compassion, social justice, and care for the marginalized. In Muhammadiyah's theological framework, Al-Ma'un serves as a transformative doctrine that guides socio-economic empowerment through practical actions. This theology rejects ritual formalism without social

responsibility and instead promotes distributive justice, transparency, and collective welfare as core ethical obligations. Within institutional contexts, Al-Ma'un functions as a moral foundation that regulates attitudes and decision-making, especially in managing resources for public benefit.

### **Islamic Financial Governance**

Islamic financial governance is built on principles of amanah (trust), hisab (accountability), 'adl (justice), and maslahah (public interest). These principles ensure that financial practices are not only efficient but also ethically aligned with Sharia values. Accountability extends beyond administrative reporting to spiritual responsibility before God, requiring transparency, fairness, and avoidance of misuse of funds. In educational institutions, sound governance includes planning, budgeting, implementation, and monitoring aligned with moral and ethical frameworks.

### **Value-Based Management in Islamic Institutions**

Value-based management integrates religious and ethical values into organizational systems, ensuring that decision-making reflects institutional identity and mission. In Islamic schools, financial decisions are influenced by theological values that prioritize community welfare, equitable resource distribution, and support for disadvantaged students. This perspective positions financial management as part of moral leadership and social service rather than solely administrative responsibility.

### **Integration of Theology and Financial Practice**

The integration of theological principles into financial governance demonstrates that religious values can function as operational mechanisms. Al-Ma'un theology influences financial planning by prioritizing programs for marginalized students, affects budgeting by allocating funds toward social needs, and strengthens accountability through spiritual awareness of hisab. This theoretical integration highlights how faith-based values shape ethical, transparent, and socially oriented financial systems.

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## **METHODS**

This study employs a qualitative research approach, chosen for its capacity to explore social phenomena in depth and to understand participants' meanings, perspectives, and lived experiences within their real-life contexts. Creswell, 2014 explains that qualitative research is appropriate for studies seeking to interpret processes, patterns, and meanings rather than measure variables numerically. Because the implementation of Al-Ma'un theology-based financial management involves ethical reasoning, institutional culture, and managerial practices, a qualitative approach provides the flexibility needed to capture these complex dynamics. In addition, Denzin & Lincoln, 2018 emphasize that qualitative inquiry allows researchers to examine how individuals construct reality in specific organizational settings, making it suitable for analyzing financial governance within Islamic educational institutions.

The research design used is a case study, allowing an in-depth investigation of financial management practices at Darul Arqam Muhammadiyah Islamic Boarding School in Garut. According to Yin, 2018, a case study design is appropriate for studies that examine contemporary events within their real-life settings, especially when the boundaries between the phenomenon and its context are not clearly defined. This design enables the researcher to explore how Al-Ma'un theology influences budgeting, allocation, reporting, and accountability within a single institutional case. Previous studies on Islamic educational governance often used survey or documentary analysis approaches, which provided broad overviews but did not fully capture internal processes or theological integration. By contrast, this study adopts a case study approach to offer richer, contextually grounded insights and address the methodological gap in prior research.

The population of this study includes all stakeholders involved in financial governance at the Darul Arqam Muhammadiyah Islamic Boarding School, such as the principal, financial administrators, teachers, and board members responsible for financial oversight. The sample was selected using a purposive sampling technique, which is suitable for qualitative research requiring informed participants who possess specific knowledge related to the research focus. Sugiyono, 2019 notes that purposive sampling allows researchers to select participants based on their competence, role, and relevance

to the studied phenomenon. The sample size consists of key informants who directly manage and supervise financial processes, enabling the researcher to obtain accurate, detailed, and meaningful data. This approach aligns with qualitative research principles, which prioritize depth of information over the number of participants.

Data were collected using semi-structured interviews, non-participant observations, and document analysis of financial records, activity reports, and institutional policies. Semi-structured interviews were selected because they allow the researcher to probe deeper into participants' experiences while maintaining a flexible question structure, consistent with Kvale and Brinkmann's (2015) guidelines for qualitative interviewing. Observation techniques helped the researcher capture real financial management practices, while document analysis provided supporting evidence to strengthen data triangulation. Similar instruments have been employed in previous studies examining governance in Islamic educational settings (Suyatno et al., 2021), demonstrating their relevance and methodological reliability. Instrument credibility was ensured through triangulation, member checking, and careful audit trails, in accordance with the validation principles outlined by Lincoln and Guba. These validation strategies enhance data trustworthiness across the dimensions of credibility, transferability, dependability, and confirmability.

The data analysis technique used in this research is thematic analysis, following the interactive model of Miles, Huberman, & Saldaña, which consists of data condensation, data display, and conclusion drawing/verification. This analytic procedure enables the researcher to identify patterns, themes, and conceptual linkages related to the application of Al-Ma'un theology in financial management. Coding processes were facilitated using the qualitative data software NVivo, which helped organize interview transcripts, observation notes, and documents into meaningful categories. The use of systematic thematic analysis allowed the researcher to derive theoretical insights while remaining grounded in the empirical data, ultimately guiding the formulation of findings regarding ethical financial governance within the case study institution.

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## RESULTS AND DISCUSSION

### Results

The findings of this study reveal how financial management is implemented within the theological framework of Al-Ma'un at Darul Arqam Muhammadiyah Islamic Boarding School in Garut. Data were obtained through interviews, observations, and document analysis, and then organized into key themes that reflect the stages of financial governance: planning, budgeting, implementation, accountability, and integration of Al-Ma'un values. The results presented below answer the research focus and demonstrate how theological principles inform practical financial procedures within the institution.

#### 1. Financial Planning Aligned with Al-Ma'un Ethical Principles

The first major finding shows that financial planning at Darul Arqam Muhammadiyah Islamic Boarding School is structured around the principles of amanah (trustworthiness), keadilan (justice), and maslahah (public benefit), which are core values derived from the Theology of Al-Ma'un. Interviews with financial administrators indicate that annual planning begins with a comprehensive assessment of community needs especially those of underprivileged students reflecting the institution's religious and moral obligation to provide equitable access to education. The prioritization of vulnerable groups is not simply a managerial preference but a theological mandate rooted in Al-Ma'un's call to uplift the disadvantaged. As one financial officer explained, "every budgeting cycle always starts by identifying the needs of students who require assistance, because this is the mandate of Al-Ma'un." Document analysis further reinforces this view, revealing budget drafts that systematically prioritize scholarship allocations, subsidized dormitory fees, instructional support, and welfare initiatives. This alignment illustrates that financial planning is more than a technical exercise; it operates as an ethical process guided by religious values (Assyifa et al., 2025).

Furthermore, the integration of Al-Ma'un principles into financial planning reflects the school's broader commitment to embodying Muhammadiyah's mission of social empowerment. Observations indicate that internal discussions during planning sessions frequently revisit the theological rationale behind resource allocation, ensuring that decisions remain consistent with the school's spiritual



identity and social mission. Stakeholders emphasize that financial planning must protect the dignity and rights of all students, particularly those from economically vulnerable backgrounds, thereby promoting an inclusive and just educational environment. This intentional linkage between theology and financial governance demonstrates that the institution views financial planning as part of its moral accountability, not merely organizational management. Such an approach strengthens institutional integrity, enhances community trust, and positions Darul Arqam as a model for value-driven financial governance within Islamic educational settings.

## **2. Budgeting Processes Reflect Transparency and Collective Decision-Making**

The research found that budgeting at the institution follows a semi-participatory model, involving school leaders, financial managers, teachers, and representatives from Muhammadiyah's regional board. This collaborative structure ensures that multiple voices contribute to the development of the annual budget, enhancing both the legitimacy and accuracy of financial planning. Meeting minutes reveal that budget proposals undergo several rounds of review, during which stakeholders engage in open discussions to refine allocations, reassess priorities, and correct discrepancies. These deliberations are not merely procedural but reflect a deep commitment to transparency as an ethical and religious principle. Interview data show that transparency is regarded as a religious obligation, with one board member explaining, "We disclose financial plans to avoid *ghulul* (dishonesty) and uphold the integrity mandated by *Al-Ma'un*." Such statements highlight that the budgeting process is grounded in the moral imperative to avoid financial misconduct and ensure that institutional resources are managed responsibly (Amadi, 2018).

Observations during annual budget deliberation meetings further reinforce this understanding. Financial reports, projected expenses, and program proposals were presented openly, allowing participants to critique, question, and offer recommendations without hierarchical barriers. This environment of accountability reflects the theological requirement to avoid misappropriation of resources and promotes a culture of mutual trust among stakeholders. In addition to fostering honesty, the participatory nature of budgeting ensures that decisions are informed by the practical experiences and insights of those directly involved in school operations. By combining administrative rigor with theological consciousness, the budgeting

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practices at Darul Arqam Muhammadiyah Islamic Boarding School demonstrate a unique integration of modern governance principles and Islamic ethical values. This synergy not only strengthens institutional integrity but also reinforces the school's commitment to embodying Al-Ma'un's social justice mandate through responsible and transparent financial management.

### **3. Implementation of Financial Management Prioritizes Educational and Social Welfare Programs**

The implementation stage demonstrates strong adherence to Al-Ma'un values, particularly in directing funds toward educational development, student welfare, and community empowerment. Expenditure records show that a substantial portion of institutional income is devoted to student scholarships, instructional materials, staff training, and improvements to physical infrastructure that benefit all learners regardless of socioeconomic background. These allocations reflect the school's commitment to providing equitable learning opportunities and reducing financial barriers for underprivileged students. Observational data highlight how funds are systematically managed to support essential operational needs, including utilities, teaching aids, and facility maintenance ensuring that the educational environment remains conducive and inclusive. Staff members consistently emphasized that spending decisions must serve the "greater good" of the student community, illustrating the alignment between financial execution and the values of *maslahah* (public benefit) rooted in the Theology of Al-Ma'un (Muhajir, 2023).

Beyond routine operational expenditures, the implementation of financial management reveals a strong commitment to broader social welfare and community-oriented initiatives. Interviews with administrators indicate that the school regularly allocates resources for humanitarian programs such as food distribution for disadvantaged families, emergency relief efforts during natural disasters, and free community services aligned with Muhammadiyah's philanthropic mission. These initiatives demonstrate how financial decisions are guided not only by institutional necessities but also by a theological mandate to support vulnerable populations. The school's willingness to invest in community outreach underscores its interpretation of financial management as an extension of worship (*ibadah*) and social responsibility.

Such practices confirm that financial execution at Darul Arqam Muhammadiyah Islamic Boarding School goes beyond administrative functionality; it embodies a mission-driven approach grounded in justice, compassion, and collective upliftment as taught in Al-Ma'un. This integration of faith-based values into financial operations strengthens the institution's role as a model for ethical and socially responsible Islamic educational governance.

#### **4. Accountability Mechanisms are Strengthened Through Internal Audits and Transparent Reporting**

The research shows that the institution employs multiple layers of accountability mechanisms to ensure the proper and ethical use of funds, reflecting both organizational discipline and theological commitments. Internal audits are conducted biannually by Muhammadiyah's financial oversight team, ensuring that all financial practices comply with standardized guidelines and organizational policies. In addition to these audits, monthly financial reports are prepared and submitted to school leadership, teachers, and relevant stakeholders. This continuous reporting cycle allows for regular monitoring of income, expenditures, and allocations, reducing the likelihood of mismanagement or discrepancies. Interview data indicate that accountability is viewed not only as a procedural requirement but as part of *hisab* (moral accounting), where financial managers perceive themselves as answerable not just to institutional authorities but also to God. One accountant emphasized this spiritual dimension, stating, "We are accountable to Allah for how we manage these funds," highlighting the fusion of administrative responsibility and religious ethics in financial oversight (Maisharah et al., 2023).

Document analysis further confirms the robustness of these accountability structures, revealing well-organized financial reports that include revenue statements, expenditure logs, receipts, supporting documents, and audited summaries accessible to authorized stakeholders. Transparency measures extend beyond internal reporting, as the school publicly posts scholarship allocations, program expenditures, and community service costs to enhance trust and openness within the school community. Observations also showed that financial discussions in leadership meetings often included explicit references to the ethical standards of Al-Ma'un, reinforcing that transparency is seen as an expression of moral integrity rather than merely a

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regulatory requirement. These practices demonstrate that the institution's accountability processes are both systematic and ethically motivated, functioning as a comprehensive governance framework rooted in theological values. Ultimately, the school's approach illustrates how faith-based accountability can strengthen institutional credibility, foster community trust, and uphold responsible stewardship of resources.

### **5. Integration of Al-Ma'un Theology Creates a Distinctive Ethical Governance Model**

The final theme shows that Darul Arqam Muhammadiyah Islamic Boarding School integrates Al-Ma'un theology not only as a moral guideline but as a practical governance framework. Interviews with school leaders reveal that theological reflection informs decisions at every stage of financial management, ensuring that policies align with the institution's mission to alleviate suffering and promote justice. This integration produces a unique financial management model where administrative procedures are consistently evaluated through ethical and theological lenses. Observations show that staff meetings frequently reference chapter Al-Ma'un and KH Ahmad Dahlan's teachings as foundational principles. The school's financial guidelines explicitly incorporate ethical instructions such as honesty, fairness, service to the poor, and avoidance of financial misuse. These empirical findings illustrate that the institution has developed a hybrid governance system that balances modern financial standards with deep theological commitments (Dalimunthe et al., 2023).

The results of the study indicate that the implementation of Al-Ma'un theology-based financial management at Darul Arqam Muhammadiyah Islamic Boarding School is characterized by transparency, ethical accountability, social responsibility, and strong theological grounding. Each stage of financial management planning, budgeting, implementation, and reporting is shaped by the moral imperatives of Al-Ma'un, resulting in a governance model that prioritizes justice, community welfare, and institutional integrity. The findings contribute important empirical insights into how Islamic theological principles can be operationalized in financial governance within educational institutions

## **Discussion**

The findings of this study provide a comprehensive understanding of how Al-Ma'un theology shapes the financial management practices at Darul Arqam Muhammadiyah Islamic Boarding School in Garut. The discussion below elaborates on the meaning of the results in relation to the research objectives, compares the findings with prior studies, outlines theoretical and practical implications, and acknowledges the study's limitations.

### **1. Integration of Al-Ma'un Theology in Financial Management Practices**

The results indicate that the implementation of financial management in the institution is deeply influenced by the principles of *amanah*, *keadilan*, *maslahah*, and service to marginalized communities, which are central to the Theology of Al-Ma'un. These findings directly address the research objective of examining how Al-Ma'un values are integrated into real financial governance processes. The emphasis on needs-based planning highlights how theological commitments guide prioritization, demonstrating that financial decisions are shaped not only by administrative requirements but also by ethical obligations. This aligns with the broader research question concerning the operationalization of theology in institutional management.

### **2. Transparency, Accountability, and Ethical Governance**

Furthermore, the study reveals that budgeting processes are transparent and participatory, reinforcing the theological principle of avoiding *ghulul* (corruption or dishonesty). The implementation of financial programs shows a consistent focus on social welfare, while accountability mechanisms such as internal audits and transparent reporting reflect a strong sense of moral responsibility. These results collectively demonstrate that Al-Ma'un theology is not treated as an abstract concept but is embedded into concrete administrative practices, shaping both policy decisions and daily financial operations. In essence, the institution has developed a distinctive governance model in which theology and managerial discipline coexist to foster responsible and just financial management.

When compared with earlier research, the findings of this study both reinforce and extend existing knowledge. Studies by Aryadi & Rahmawati, 2019 and Suyatno et al., 2023 have shown that Islamic educational institutions face challenges in transparency and financial accountability, often due to a lack of standardized

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procedures. The present study, however, reveals a more structured and ethically grounded financial management system, suggesting that theological integration specifically the values of Al-Ma'un may address some of these challenges.

Similarly, prior works that discuss the role of Islamic values in organizational management Huda, 2022; Maarif, 2018 emphasize the importance of moral principles but rarely demonstrate how they are practically applied in financial governance. This research fills that gap by providing empirical evidence of how theology informs actual financial planning, budgeting, implementation, and accountability. Compared to studies exploring Al-Ma'un theology in philanthropic or social services (Rifa'i, 2021), this research expands the theological application into the domain of institutional financial management, showing a broader and deeper operational reach.

The findings are also consistent with Yin's assertion on case study research that contextual factors significantly shape institutional behavior. Here, the theological orientation of the school provides the contextual foundation that informs not only decision-making but also the moral evaluation of financial actions. Thus, this study contributes a nuanced understanding that complements and extends existing literature on Islamic governance in educational institutions.

### **3. Practical Implications for Islamic Educational Institutions**

The research provides several significant implications for practical implementation within Islamic educational institutions. The findings reveal that theological values—particularly those inspired by Al-Ma'un can be operationalized as a structured governance mechanism that directly shapes institutional decision-making and financial management practices. Instead of functioning merely as moral guidance, these values translate into clear administrative behaviors such as transparency in reporting, strengthened internal controls, and enhanced accountability to stakeholders. This practical integration of ethical principles supports the development of more disciplined, trustworthy, and socially responsive financial systems within Islamic schools. Moreover, the study demonstrates that embedding spiritual values into daily management routines fosters a culture of responsibility and service, encouraging financial managers and institutional leaders to align administrative actions with broader social and moral commitments. Overall, these

implications emphasize that theological ethics, when systematically applied, can significantly improve institutional governance, reinforce public trust, and elevate the quality of financial stewardship in Islamic educational settings (Abbas & Hafeez, 2021).

Practically, the findings offer a model for Islamic educational institutions seeking to enhance financial transparency, accountability, and social responsibility. The integration of Al-Ma'un values into budgeting cycles, reporting mechanisms, and resource allocation procedures demonstrates a replicable approach for other schools or pesantren. Institutions facing issues of mismanagement or public distrust may adopt similar theological administrative frameworks to strengthen their governance. Moreover, the emphasis on serving marginalized students presents an inclusive development model that aligns institutional growth with community welfare.

These implications also extend to policymakers within Muhammadiyah and other Islamic organizations, suggesting that theology-based governance may provide solutions to longstanding administrative challenges by embedding ethical discipline at the structural level. Despite yielding meaningful insights, this study has several limitations that must be acknowledged. First, the research is limited to a single case study at Darul Arqam Muhammadiyah Islamic Boarding School in Garut, which may restrict the generalizability of the findings to other contexts. The practices observed may be influenced by unique institutional characteristics, leadership styles, or local cultural dynamics. Second, the sample size is relatively small due to the purposive sampling technique, which, although appropriate for qualitative research, limits the diversity of perspectives captured (Fajar, 2024).

Third, the study relies heavily on self-reported data from interviews, which may be subject to social desirability bias, especially when discussing ethical or theological commitments. While triangulation was used to increase data credibility, some internal processes particularly sensitive financial details could not be fully accessed due to institutional confidentiality. Lastly, the research does not employ quantitative financial performance metrics, which could complement qualitative insights in future studies.

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## **CONCLUSIONS AND SUGGESTIONS**

### **Conclusions**

This study concludes that the principles of Al-Ma'un theology are integrated into the financial management practices of Darul Arqam Muhammadiyah Islamic Boarding School in Garut. The findings demonstrate that theological values such as amanah (trustworthiness), keadilan (justice), and maslahah (public benefit) shape every stage of financial governance, from planning and budgeting to implementation and accountability. The institution operationalizes Al-Ma'un not merely as a spiritual reference but as a practical ethical framework that ensures transparency, social responsibility, and equitable allocation of resources. Through participatory budgeting, structured accountability mechanisms, and prioritization of student welfare programs, the school effectively embodies its theological commitments in institutional practice. These results answer the research question by showing that Al-Ma'un theology provides both moral direction and managerial discipline in the financial administration of Islamic educational institutions. The study's main scientific contribution lies in demonstrating empirically how theology can function as a governance model rather than remaining at the level of abstract moral guidance. Theoretically, the research expands Islamic management literature by offering a conceptual bridge between religious ethics and financial governance practices. Methodologically, it enriches case study research by presenting a deeply contextualized analysis that combines interviews, observations, and document analysis to understand theological operationalization. Practically, the findings provide a replicable model for Islamic educational institutions seeking to enhance transparency, accountability, and social justice through the integration of theological values. In doing so, the study strengthens existing literature while offering new insights into how religious principles can guide modern institutional management.

### **Suggestions**

Based on the identified gaps, future research should explore similar theological-based financial management models across different Muhammadiyah institutions or pesantren to assess the extent to which these findings can be generalized. Comparative studies between institutions that integrate theology and those that use secular management frameworks would further clarify the effectiveness of value-based



governance. Additionally, incorporating quantitative financial performance indicators could complement qualitative insights and provide a more comprehensive evaluation of institutional outcomes. Longitudinal studies are also recommended to examine how theological integration evolves over time and influences long-term financial sustainability. Together, these directions will deepen scholarly understanding of the relationship between religious values and institutional financial management.

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