

Islamic Education Pricing Strategy: Tuition Fees, Scholarships, and Social Justice

Sarni¹, Syafira Nur Azizah², Siti Patimah³, Rifyal Ahmad Lughowi⁴.

^{1 2 3 4} Universitas Islam Negeri Sultan Maulana Hasanuddin Banten, Indonesia

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ABSTRACT

Pricing strategy is one of the important aspects of managing Islamic educational institutions because it is closely related to financial sustainability, the quality of educational services, and affordability for the community. This study aimed to analyze the concept of pricing strategy in Islamic education, particularly in the implementation of tuition fees, scholarships, cross-subsidies, and the principle of social justice. The study employs a qualitative approach using a library research method through a review of various relevant scholarly articles and academic sources, particularly publications from the past five years. The data were analyzed descriptively and analytically by identifying concepts, comparing research findings, and synthesizing various findings regarding Islamic education financing strategies. The results of the review indicate that pricing strategy in Islamic education should not only be oriented toward meeting the financial needs of educational institutions but should also consider students' economic capacity, service quality, transparency, efficiency, accountability, and institutional sustainability. Tuition fees should be determined based on reasonable educational costs and accompanied by scholarship mechanisms, cross-subsidies, and fee reductions for students with limited economic resources. Furthermore, diversifying funding sources through waqf, zakat, infaq, sadaqah, government assistance, and community participation can reduce institutions' dependence on tuition fees. Therefore, an appropriate pricing strategy in Islamic education is a strategy that is able to balance the financial sustainability of educational institutions with the principles of justice, public benefit, and equal access to education in order to achieve social justice.

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Corresponding Author:

Sarni

Universitas Islam Negeri Sultan Maulana Hasanuddin Banten

Email: 252703102.sarni@uinbanten.ac.id

1. INTRODUCTION

Islamic education is one of the important instruments for developing human resources who possess not only academic competencies but also character, morality, and Islamic values. In its implementation, Islamic educational institutions require a financing system capable of ensuring the continuity of learning activities, the provision of facilities, the improvement of educators' competencies, and the development of educational programs [2]. Financing is a strategic factor because the availability and management of funds are closely related to an institution's ability to provide quality educational services. Recent research indicates that effective, efficient, transparent,

and accountable financial management is an important component in maintaining the sustainability of Islamic educational institutions [17].

Problems arise when educational costs increase without being accompanied by improvements in the quality of educational services. Such conditions may create a perception that the costs paid by students are not proportional to the benefits they receive. This phenomenon is also known as *high cost–low performance*, referring to a situation in which educational costs are relatively high, while educational performance or quality has not improved proportionally. Such problems may be caused by inefficient budget allocation, weak financial governance, and indirect costs that ultimately place an additional burden on students and the community [2]. Therefore, strategies for determining educational costs in Islamic education cannot be oriented solely toward meeting the financial needs of educational institutions. Such strategies need to be situated within the framework of Islamic values, particularly justice, public benefit (*maslahah*), transparency, trustworthiness (*amanah*), and social responsibility [16]. Islamic education financing should be able to create a balance between the financial sustainability of institutions and the ability of the community to access education. Recent studies on Islamic education financing also emphasize the importance of integrating the principles of justice and sustainability into educational financing systems [18].

Financing is one of the major issues in the management of Islamic educational institutions. Every institution requires adequate financial resources to support learning activities, salaries and professional development of educators, maintenance of facilities and infrastructure, student activities, educational technology, and various administrative needs [1]. At the same time, Islamic educational institutions are required to maintain the quality of their services without imposing excessive financial burdens on students and their parents. Therefore, a cost-management strategy is needed to reconcile the financial needs of educational institutions with the economic capacity of the community.

One of the main instruments of educational financing is *SPP*, or tuition fees paid periodically by students. In principle, tuition fees serve as a source of revenue that can be used by educational institutions to support their operational activities. However, the amount of tuition fees should be determined rationally based on the cost structure and educational needs. Research by Putra, N. R., et al. [21] indicates that determining educational costs in Islamic boarding schools (*pesantren*) needs to take into account the number of students and improvements in educational standards, as both factors are related to the operational and investment costs required by the institution.

The issue of tuition fees becomes increasingly complex when students' parents have different economic circumstances. Setting the same fees for all students may provide administrative convenience, but it does not necessarily reflect the principle of justice. Students from economically advantaged families and those from less affluent families have different capacities to fulfill their educational payment obligations [17]. Therefore, Islamic educational institutions need to consider mechanisms such as fee reductions, cross-subsidies, installment plans, and scholarships so that differences in economic capacity do not become barriers to accessing education.

Scholarships are one form of pricing strategy that can be used to create more inclusive access to education. Through scholarships, institutions can provide full or partial fee waivers to students based on certain criteria, such as economic circumstances, academic achievement, non-academic achievement, or social contributions. From the perspective of Islamic education, such policies serve not only a financial function but also reflect the values of social concern and justice. Financing strategies that take into account economically disadvantaged groups have become increasingly important as educational costs continue to rise.

In addition to tuition fees and scholarships, Islamic educational institutions need to diversify their sources of financing. Excessive dependence on student payments may make it difficult for institutions to provide fee reductions. Conversely, diversifying funding sources through government assistance, foundations, *waqf*, *zakat*, *infaq*, *sadaqah*, community donations, and business units can provide institutions with greater flexibility in developing affordable pricing policies. Research by Hartono and Syafi'i [12] highlights the importance of critical and sustainable financial management in Islamic educational institutions, particularly in addressing challenges related to the management of financial resources.

Another equally important issue is transparency in the determination and use of educational fees. Parents need to clearly understand the components of the fees they are required to pay and the purposes for which the funds are used. Such transparency can strengthen public trust in educational institutions. Research by Samiyono [24] on Pondok Pesantren Darunnajah Jakarta demonstrates that diversification of funding sources, efficient financial management, and the implementation of transparent policies can support the development of public trust in educational institutions.

Based on the discussion above, *pricing strategy* in Islamic education needs to be understood as a broader strategy than merely determining the nominal amount of tuition fees. It encompasses how institutions determine costs based on actual needs, provide scholarship and subsidy mechanisms, develop alternative sources of financing, and ensure transparency and accountability in financial management. Ultimately, sound financial management is expected to improve the quality of education while maintaining the community's access to Islamic educational institutions.

2. METHOD

This study employs a qualitative approach using a library research method. This method was selected because the study focuses on examining the concept of pricing strategy in Islamic education, particularly in relation to tuition fees, scholarships, educational financing, and social justice. Library research enables researchers to identify, compare, and analyze various ideas and findings from previous studies that are relevant to the research topic. The data sources in this study consist of scholarly journal articles, academic books, policy documents, and other scientific sources relevant to the financing and management of Islamic education. The literature used was primarily drawn from publications from the past five years, namely 2021–2026, with particular emphasis on studies published between 2024 and 2026 to ensure that the discussion reflects recent developments. The literature was selected based on its relevance to the themes of educational pricing strategies, financial management, tuition fees, scholarships, transparency, efficiency, and social justice.

Data collection was conducted through a literature review process. The researchers identified publications related to the research topic and then selected them based on the relevance of their titles, abstracts, research objectives, methods, and findings. Data were analyzed descriptively and analytically by identifying concepts, comparing research findings, grouping information according to themes, and then interpreting the findings to obtain a comprehensive understanding of pricing strategy in Islamic education. The stages of analysis included data reduction, information categorization, presentation of the analytical findings, and conclusion drawing. A similar analytical model has also been employed in qualitative research on Islamic education financing, in which data are processed through the stages of data reduction, data presentation, and conclusion drawing.

3. RESULTS AND DISCUSSION

3.1. Pricing Strategy in Islamic Education

Pricing strategy in Islamic education can be understood as the strategy employed by educational institutions to determine, manage, and communicate the costs that students or parents are required to pay in order to obtain educational services. In the educational context, price does not merely refer to the amount of money paid, but also encompasses various cost components, such as registration fees, tuition fees, activity fees, boarding fees, facility fees, books, and other educational services [11]. This concept constitutes part of the marketing mix for educational services, particularly the *price* element, which needs to be adjusted to the characteristics of the services, the economic capacity of the community, and the objectives of the educational institution. Research on Islamic school marketing indicates that price is one of the important components of educational marketing strategies, along with product, promotion, place, people, process, and physical evidence Wahyuni et al., [27]. In Islamic education, *pricing strategy* has characteristics that differ from pricing strategies employed by profit-oriented companies.

Islamic educational institutions require funding to carry out operational activities and maintain institutional sustainability; however, the determination of educational fees should not be based solely on the objective of maximizing profit [3]. Educational costs should take into account the benefits provided, service quality, the economic capacity of the community, and the social

objectives of education. Thus, educational pricing can function as an instrument for maintaining institutional sustainability while ensuring that educational services remain accessible to the community. Damanhuri and Sa'diyah [4] emphasize that Islamic education financing management should be based on the principles of honesty, transparency, and integrity so that financing can support quality and equitable education. Pricing strategies for educational services can employ cost-based, value-based, and competition-based approaches. In the context of private educational institutions, increasing operational costs and limited purchasing power within the community may create difficulties for institutions in determining prices that are both competitive and sustainable. Therefore, educational institutions may consider adjusting prices based on competitors' conditions and implementing cross-subsidization to maintain the affordability of educational services [11].

Pricing strategy is also one of the factors associated with the performance of micro and small enterprises. The study places pricing strategy alongside creativity and innovation as factors that can contribute to improving business performance [30]. Determining the price of educational services is an important step in ensuring the operational sustainability of educational institutions. The pricing strategy for educational services can be implemented through three main approaches: *cost-based pricing*, *competition-based pricing*, and *value-based pricing*. This means that educational institutions need to consider the costs of providing education, the pricing conditions of other educational institutions, as well as the value and quality of the services provided to students [7].

Based on the discussion above, *pricing strategy* in education can be defined as a strategy employed by educational institutions to determine and manage the costs or fees of educational services by considering the costs of providing education, the economic capacity of the community, competition, service quality, and the value perceived by students and parents. Such a strategy is not solely aimed at generating profit, but also at maintaining the operational sustainability of educational institutions, educational quality, competitiveness, affordability, and equitable access to education

3.2. Methods of Calculating and Regulating Tuition Fees (SPP) as an Instrument of Pricing Strategy

Tuition fees (*Sumbangan Pembinaan Pendidikan* or SPP) constitute a major component of the financing structure of Islamic education because they serve as a regular source of revenue that supports the operational activities of educational institutions. However, the amount of SPP cannot be determined arbitrarily; rather, it should be based on calculations of the actual cost structure, including operational costs, teaching personnel, infrastructure, and program development [4]. Determining fees without relying on rational calculations may create an imbalance between institutional revenue and expenditure needs or, conversely, place an excessive financial burden on the community [12].

3.2.1. SPP

Rational determination of SPP (*Sumbangan Pembinaan Pendidikan*) cannot stop at general principles alone; it requires a clear calculation method to ensure that the amount charged to students accurately reflects the actual costs of providing education. One approach widely used in educational financing research is *Activity-Based Costing* (ABC), a method that calculates educational unit costs (*unit cost*) based on the actual activities carried out within an institution, rather than simply dividing the total budget equally by the number of students. A study conducted at Pondok Pesantren Al-Islam Yogyakarta specifically applied the ABC method to calculate students' monthly SPP, including separate calculations based on students' educational levels and categories of scholarship and non-scholarship students [4]. This approach demonstrates that the ABC method can accommodate cross-subsidy policies more precisely because the costs "transferred" to non-scholarship students can be measured systematically rather than based on rough estimates.

Another study illustrates how the absence of an adequate calculation method can contribute to the financial vulnerability of an educational institution. Research at MI Ma'arif Darul Ulum Brengkok reported that, with SPP set at only IDR 35,000 per student, the institution's income during one academic year (IDR 568,581,500) left almost no margin compared with total expenditures (IDR 565,581,500), indicating that the institution's financial management remained very limited [30]. This case provides a concrete illustration that SPP determined without a *unit cost* calculation may cause

an institution merely to survive rather than develop, making it difficult to improve the quality of educational services sustainably.

In addition to methodological considerations, the determination of SPP in Islamic educational institutions particularly private institutions is also subject to the regulatory framework concerning educational fees and contributions. The relevant provisions stipulate that educational institutions receiving large amounts of contributions (more than IDR 5 billion per academic year) are required to undergo an audit by a public accountant, with the results transparently disclosed to the public, while supervision involves both central and local governments [19]. These provisions emphasize that transparency in SPP is not merely an ethical choice for an institution but also forms part of a formally regulated accountability framework. Therefore, Islamic educational institutions need to align their internal policies with the applicable regulatory framework.

Conventional methods of determining SPP are generally very simple: the institution's total operational costs are divided equally by the number of students. The problem is that this method assumes that every student consumes exactly the same amount of resources, whereas in reality this is not the case. Boarding students, for example, naturally consume more resources than non-boarding students, while classes involving practical activities are more costly than regular theoretical classes.

ABC addresses this limitation based on the principle that costs are allocated according to the activities actually used by each group of students, rather than simply being divided equally. The basic steps are as follows:

1. Identify activities — for example, teaching and learning processes, provision of boarding facilities, food and kitchen services, extracurricular activities, and administration.
2. Identify cost drivers — for example, the number of teaching hours, the number of nights spent in the dormitory, the number of meals served, and the number of activities attended.
3. Calculate the cost of each activity, and then allocate the costs to each group of students according to the proportion of resources they use.

A simple illustration:

Suppose a madrasah has 100 students, consisting of 60 boarding students (*mukim*) and 40 non-boarding students (*non-mukim*), with total annual operating costs of IDR 600,000,000.

Conventional method (equal allocation):

$\text{IDR } 600,000,000 \div 100 \text{ students} = \text{IDR } 6,000,000 \text{ per student per year.}$

Under this method, both boarding and non-boarding students are charged the same SPP, even though boarding students clearly use more facilities, such as dormitories, kitchens, and dormitory electricity.

ABC method:

The costs are first divided according to activities:

1. Teaching and learning activities (used by all students): $\text{IDR } 300,000,000 \rightarrow \text{IDR } 3,000,000 \text{ per student.}$
2. Boarding and food services (used only by boarding students): $\text{IDR } 200,000,000 \div 60 = \text{IDR } 3,333,333 \text{ per boarding student.}$
3. Extracurricular activities and administration (used by all students): $\text{IDR } 100,000,000 \rightarrow \text{IDR } 1,000,000 \text{ per student.}$
 - a. The resulting annual SPP is therefore:
4. Boarding students: $\text{IDR } 7,333,333 \text{ per year } (\text{IDR } 3,000,000 + \text{IDR } 3,333,333 + \text{IDR } 1,000,000).$
5. Non-boarding students: $\text{IDR } 4,000,000 \text{ per year } (\text{IDR } 3,000,000 + \text{IDR } 1,000,000).$

Method	Calculation	Result per Student/Year
Conventional Method (Equal Allocation)	IDR 600,000,000 ÷ 100 students	IDR 6,000,000
ABC — Boarding Students	IDR 3,000,000 + IDR 3,333,333 + IDR 1,000,000	IDR 7,333,333
ABC — Non-Boarding Students	IDR 3,000,000 + IDR 1,000,000	IDR 4,000,000

Activity	Total Cost	Users	Cost per Student
Teaching and Learning	IDR 300,000,000	All students (100 students)	IDR 3,000,000
Boarding and Food Services	IDR 200,000,000	Boarding students only (60 students)	IDR 3,333,333
Extracurricular Activities and Administration	IDR 100,000,000	All students (100 students)	IDR 1,000,000

These figures are considerably fairer and more accurate than the equal-allocation method because each group pays according to the resources they actually consume. This type of calculation was applied in a study conducted at Pondok Pesantren Al-Islam Yogyakarta, allowing cross-subsidies between categories to be measured systematically rather than based merely on estimate [3]. Through the ABC approach, Islamic educational institutions have a stronger and more transparent basis for explaining to parents why a particular SPP amount is determined. Rather than being an arbitrary figure, the amount is derived from an accountable calculation of actual activities and resource utilization [30].

3.3. Scholarships and Cross-Subsidization as Instruments of Social Justice in Islamic Education

Social justice in Islamic education financing cannot be achieved through a single instrument alone; rather, it requires a combination of scholarships funded through Islamic philanthropic resources and cross-subsidization funded internally by the student body itself [26]. These two instruments complement each other: scholarships reach groups who are genuinely unable to afford education at all, while cross-subsidization redistributes the financial burden among students who remain capable of paying, thereby reducing the institution's dependence on external sources of funding [29].

3.3.1. Zakat-Based Scholarships and Digitalization of Governance

Scholarships in Islamic education cannot be separated from their theological foundations, namely zakat, infaq, and sadaqah (ZIS), which serve as instruments for the distribution and redistribution of wealth that can be used to assist economically disadvantaged groups, including in gaining access to education. Zakat-based poverty measurement also indicates that the condition of mustahik is not solely related to income, but also encompasses dimensions of education, health, and living standards [25]. Therefore, the utilization of zakat for educational purposes needs to take into account the condition of mustahik in a more comprehensive manner [30].

In practice, the utilization of zakat funds for scholarships has been implemented by zakat institutions in Indonesia. Research on the distribution of ZIS funds through scholarship programs for underprivileged Muslim university students at BAZNAS of North Sumatra Province indicates that such scholarship programs can be considered effective in helping economically disadvantaged students continue their education [22]. At the national level, the Ministry of Religious Affairs, together with BAZNAS and Zakat Management Organizations (LAZ), has also developed the Beasiswa Zakat Indonesia (BeZakat) program. In 2025, the program awarded scholarships to 153 university students through a *fully funded* scheme covering tuition fees, living expenses, laptop allowances, transportation, and other educational support needs [12].

However, zakat management requires governance capable of accurately identifying the conditions of mustahik. [30] demonstrate that poverty measurement based solely on income is insufficient to describe the various forms of deprivation experienced by mustahik. A multidimensional approach is therefore necessary so that zakat institutions can target assistance more accurately [10].

In the context of scholarship selection within educational institutions, the digitalization of governance can serve as one solution for improving objectivity and transparency. Research by [5] on a decision support system for scholarship recipient selection at Madrasah Ibtidaiyah Daarul Ishlah Batam shows that manual selection processes are vulnerable to evaluator subjectivity and can be time-consuming. The study developed a web-based system using the Fuzzy-AHP and MOORA methods. Fuzzy-AHP was used to determine the importance weights of the criteria, while MOORA was used to rank scholarship candidates based on multiple criteria [5].

In practical terms, the digitalization of scholarship governance can be implemented through online registration, the submission of supporting documents, verification of applicants' data, and the assignment of scores based on predetermined criteria. Decision support systems also enable institutions to use multiple criteria simultaneously, ensuring that decisions do not rely solely on the subjective judgments of administrators. Thus, digitalization is not merely a matter of transferring administrative processes from manual to electronic formats; it can also be used to establish a selection process that is more measurable, well-documented, and accountable [5].

Furthermore, scholarships in Islamic education ideally should not be positioned merely as financial assistance but should also be integrated with students' academic, spiritual, and social development. The 2025 Be Zakat program, for example, not only provided educational funding but also required recipients to participate in social activities and receive guidance throughout their period of study [12]. This, the integration of zakat-based funding, digitalized selection processes, and continuous guidance can make scholarship program.

3.4. Cross-Subsidization: The Mechanism of Vertical Equity and Its Challenges

While scholarships rely on external sources of funding, cross-subsidization redistributes the financial burden among students within the same educational institution. This concept is based on the principle of vertical equity, whereby individuals with greater financial capacity contribute more to support the educational financing needs of students from disadvantaged backgrounds, thereby creating a *blended funding* mechanism that combines cross-subsidization with other sources of financing, such as grant funding [28]. Through this approach, schools are no longer trapped in the dichotomy between "expensive schools that provide quality education" and "affordable schools that lag behind," because students from financially capable groups also contribute to sustaining educational services for disadvantaged students within the same educational ecosystem.

Nevertheless, the implementation of cross-subsidization is not without challenges. The same study identifies the main challenges in *cross-subsidy* mechanisms as inaccurate socioeconomic data on families, limited parental participation, and social disparities that may trigger resistance from groups who feel that they are "paying more" without receiving equivalent direct benefits [28]. This means that the success of cross-subsidization depends heavily on the accuracy of families' sociometric data as a basis for determining contribution levels, rather than merely relying on rough assumptions about parents' economic capacity [11].

In addition to cross-subsidization among students, Islamic educational institutions based in *pesantren* have also developed cross-subsidization models across different institutional units by utilizing profits from *pesantren* business ventures such as cooperatives, transportation services, gas stations, and religious tourism facilities to support educational services. The *Pesantren Hybrid Islamic Economic Ecosystem* model demonstrates that the integration of multisector business units can strengthen institutional resilience while supporting cross-subsidization without undermining the religious and social mission of *pesantren* [1]. This model broadens the meaning of cross-subsidization from merely redistributing resources among students to redistributing resources across different sectors of the institution's economic activities.

3.5 Scholarships and Cross-Subsidization as Two Dimensions of Social Justice

By combining these two instruments, Islamic educational institutions can establish a multilayered safety net: zakat-based scholarships reach groups who are completely unable to afford education, while cross-subsidization, both among students and across business units supports the institution's financial sustainability without placing the entire burden on a single source of funding [8]. Both are rooted in the principles of justice (*'adl*) and public benefit (*maslahah*), but they operate at different levels: scholarships are redistributive in nature, transferring resources from outside into the institution, whereas cross-subsidization is redistributive within the institution itself. Effective governance of both instruments, supported by the digitalization of data and accurate socioeconomic verification is essential to ensuring that social justice in Islamic education financing is genuinely realized rather than remaining merely a normative slogan.

4. CONCLUSION

Based on the findings of the study, it can be concluded that *pricing strategy* in Islamic education refers to a strategy for determining and managing educational costs aimed at creating a balance between the financial sustainability of educational institutions, the quality of educational services, the economic capacity of the community, and the principle of social justice. This strategy cannot be understood merely as the determination of tuition fees (SPP), but encompasses the overall policies related to educational costs, including tuition fee determination, scholarships, cross-subsidization, payment relief, and diversification of funding sources.

Tuition fees (SPP) remain an important instrument for supporting the operational sustainability of Islamic educational institutions. However, their determination should be based on rational and transparent cost calculations while taking into account the economic capacity of students and their families. High educational costs do not necessarily indicate high educational quality if they are not accompanied by improvements in service quality. Therefore, institutions need to apply the principles of efficiency and effectiveness to ensure that the costs paid by the community provide tangible benefits for improving the quality of education.

Scholarships and cross-subsidization can serve as important instruments for realizing social justice in Islamic education. Such policies enable students from disadvantaged families to gain broader access to educational opportunities. At the same time, funding diversification through *waqf*, zakat, *infaq*, *sadaqah*, government assistance, foundation funding, and community participation can reduce institutions' dependence on tuition fees, thereby creating greater flexibility in implementing educational pricing strategies. Accordingly, the *pricing strategy* of Islamic education should ideally be developed based on the principles of justice (*'adl*), public benefit (*maslahah*), trustworthiness (*amanah*), transparency, efficiency, and sustainability. A sound pricing strategy is not simply one that generates the highest possible revenue for an institution, but rather one that ensures institutional sustainability while maintaining the accessibility of Islamic education for people from diverse economic backgrounds. This is consistent with the development of Islamic education financing research, which increasingly emphasizes the importance of balancing efficiency, accountability, equity, and sustainability.

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