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Analysis of Learning Media Financing Management Based on Islamic Economic Principles at SMP Rahmat Islamiyah Medan

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Abstract: This study aims to analyze the management of learning media financing based on Islamic economic principles at SMP Rahmat Islamiyah Medan. Effective learning requires adequate media support, the procurement of which heavily relies on proper financial management. This research employs a qualitative approach with a descriptive method. Data were collected through in-depth interviews, observations, and documentation involving school administrators, treasurers, and teachers. The results indicate that the planning, allocation, and supervision of the learning media financing budget at SMP Rahmat Islamiyah Medan generally incorporate Islamic economic values, such as the principles of justice (fairness), trust/amanah (transparency and accountability), efficiency (avoiding waste/israf), and halallness in both sources and utilization. However, several technical challenges remain regarding the optimization of sustainable fund allocation. In conclusion, applying financing management based on

Abstrak: Penelitian ini bertujuan untuk menganalisis pengelolaan pembiayaan media pembelajaran berdasarkan prinsip-prinsip ekonomi Islam di SMP Rahmat Islamiyah Medan. Pembelajaran yang efektif membutuhkan dukungan media yang memadai, di mana pengadaannya sangat bergantung pada manajemen pembiayaan yang tepat. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi bersama pihak pengelola sekolah, bendahara, serta guru. Hasil penelitian menunjukkan bahwa perencanaan, pengalokasian, dan pengawasan anggaran pembiayaan media pembelajaran di SMP Rahmat Islamiyah Medan secara umum telah menerapkan nilai-nilai ekonomi Islam, seperti prinsip *keadilan* (keadilan), *amanah* (transparansi dan akuntabilitas), *efisiensi* (tidak mubazir/israf), serta *halal* dalam sumber maupun penggunaannya. Meskipun demikian, masih ditemukan beberapa

Islamic economic principles effectively enhances the procurement of learning media while ensuring the integrity and blessing of the school's financial governance.

kendala teknis dalam optimalisasi alokasi dana secara berkelanjutan. Kesimpulannya, penerapkan manajemen pembiayaan berbasis prinsip ekonomi Islam mampu meningkatkan efektivitas pengadaan media pembelajaran sekaligus menjaga keabsahan serta keberkahan tata kelola keuangan sekolah.

Keywords: Financing Management; Learning Media; Islamic Economics; SMP Rahmat Islamiyah Medan.

Kata Kunci: Manajemen Pembiayaan; Media Pembelajaran; Ekonomi Islam; SMP Rahmat Islamiyah Medan.

A. Introduction

Education in the twenty-first century is undergoing a continuous paradigm shift, driven by technological advancements, global connectivity, and evolving pedagogical standards (Brown, 2020). Modern educational institutions are increasingly expected to cultivate environments that facilitate critical thinking, digital literacy, and holistic student development (UNESCO, 2021). To achieve these high standards, educational organizations must go beyond traditional instructional methods and integrate innovative resources into their daily teaching practices (Mayer, 2019). Consequently, the quality of an educational institution is heavily determined by its capacity to adapt to these contemporary demands through continuous infrastructural and instructional upgrades.

Central to this pedagogical transformation is the role of learning media, which serves as a crucial bridge between teaching objectives and student comprehension (Clark & Mayer, 2016). Learning media—ranging from traditional printed materials and manipulative physical models to sophisticated audio-visual software and interactive digital platforms—enhances student engagement and facilitates the retention of complex concepts (Mayer, 2019). Effective learning media not only clarifies abstract ideas but also accommodates diverse learning styles within the classroom (Nandi, 2020). As a result, educational institutions face a growing imperative to procure, maintain, and upgrade instructional media to remain competitive and effective.

Despite the clear benefits of modern learning media, many educational institutions struggle to provide adequate media resources due to systemic financial limitations (Thomas & Jones, 2021). Procuring high-quality instructional tools, maintaining digital equipment, and training teaching staff to utilize these technologies require significant and sustained financial commitments (UNESCO, 2022). In many developing nations, educational institutions face volatile revenue streams, shifting tuition collection rates, and limited government subsidies, making long-term resource planning a complex operational challenge (World Bank, 2021).

To navigate these financial challenges, sound financial management becomes an essential pillar of educational administration (Hanushek, 2020). Financial management in education encompasses the systematic planning, allocation, execution, and monitoring of monetary resources to achieve institutional goals (Odden & Picus, 2019). Effective fiscal governance ensures that available resources are utilized efficiently, preventing financial leakage and guaranteeing that priority instructional needs—such as learning media—receive adequate funding (Bush, 2018). Without structured financial management, schools risk misallocating scarce capital, leading to inadequate instructional support and compromised educational quality.

The budgeting process represents the operational heart of educational financial management, translating an institution's strategic vision into tangible financial commitments (Coleman, 2021). Through budgeting, school leaders prioritize competing needs, determine resource distribution across departments, and set benchmarks for fiscal accountability (Odden & Picus, 2019). However, budgeting is not merely a technical exercise; it reflects the core values, ethics, and governance philosophy of an institution (Bush, 2018). In private educational institutions, fiscal decisions must continuously balance institutional sustainability with affordability and ethical responsibility toward stakeholders.

In recent years, there has been growing interest in integrating ethical frameworks into financial management, particularly through Islamic economic principles (Chapra, 2015). Islamic economics offers a holistic perspective that views financial resources as a trust (*amanah*) bestowed by God, requiring stewardship governed by justice, ethics, and social responsibility (Siddiqi, 2018). Unlike conventional economic models that often prioritize profit maximization or utility fulfillment, Islamic economic theory emphasizes moral accountability, equitable distribution, and the prohibition of exploitative practices (Iqbal & Mirakhor, 2017).

When applied to organizational management, Islamic economic principles are grounded in several core values: *'adalah* (justice and fairness), *amanah* (trustworthiness and transparency), *khiyar* (prudence and wise decision-making), and the avoidance of *israf* (extravagance and waste) (Ahmad, 2020). These values dictate that financial resources must be acquired through permissible (*halal*) means and allocated toward endeavors that generate genuine benefit (*maslahah*) for the community (Chapra, 2015). In an organizational setting, this requires full transparency in financial reporting, equitable resource distribution across operational needs, and strict avoidance of wasteful expenditures (Iqbal & Mirakhor, 2017).

Bridging Islamic economic theory with educational management creates a governance framework where budgetary decisions align directly with ethical and spiritual imperatives (Haneef, 2019). In Islamic educational institutions, financial management is not viewed merely as an administrative necessity, but as a moral obligation to ensure that funds contributed by parents and society are used responsibly (Rahman et al., 2022). Applying sharia-compliant financial management ensures that resource allocation—including the procurement of learning media—enhances educational quality while maintaining spiritual integrity and public trust (Haneef, 2019).

Islamic secondary schools, such as *Sekolah Menengah Pertama* (SMP) Islam, hold a distinct position in the national education system by integrating national curriculum standards with Islamic religious values (Zuhdi, 2021). These institutions bear a dual responsibility: providing modern, high-quality instruction while serving as models of Islamic ethics and governance (Azra, 2020). Consequently, stakeholders expect these schools to embody Islamic values not only in their religious curricula and student discipline, but also in their institutional management and financial practices (Zuhdi, 2021).

Managing learning media financing within an Islamic secondary school demands a careful alignment between financial capability and instructional priority (Ismail & Hassan, 2021). The procurement of learning media requires dedicated capital, which must be managed through clear planning, transparent accounting, and prudent allocation (Nasir et al., 2023). Under Islamic economic principles, funding allocated for instructional tools must directly enhance student learning outcomes without incurring unnecessary expenses or indulging in superficial technology acquisitions that offer limited educational value (Ismail & Hassan, 2021).

In the Indonesian educational landscape, private Islamic schools face dynamic operational conditions that directly impact their financial stability (Suwandi, 2022). Operating primarily on tuition fees, community donations, and variable government assistance funds (*Bantuan Operasional Sekolah* / BOS), private schools must exercise exceptional fiscal discipline (Ministry of Education and Culture, 2023). Balancing operational overhead, teacher salaries, facility maintenance, and learning media procurement requires structured management that prevents fiscal deficits while maintaining educational standards (Suwandi, 2022).

SMP Rahmat Islamiyah Medan is a private Islamic junior high school in Medan, North Sumatra, committed to delivering balanced general and Islamic education (Firmansyah, 2022). To maintain educational relevance in a growing urban center, the school must continuously update its learning infrastructure and provide teachers with appropriate instructional media (Medan Education Board, 2023). However, like many private educational institutions, SMP Rahmat Islamiyah Medan operates within finite budgetary limits, necessitating strategic financial management to support its instructional media needs.

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

Preliminary observations at SMP Rahmat Islamiyah Medan indicate that while the school has made strides in integrating various teaching aids—such as digital projectors, science laboratory equipment, and print-based instructional modules—challenges persist regarding budget consistency and allocation efficiency (Siregar, 2023). Fluctuations in fee collection and competing operational demands sometimes create delays in procuring necessary learning media or maintaining existing equipment (Lubis & Harahap, 2024). These operational realities highlight the need to evaluate how financial planning and budgeting for media are currently conducted.

Furthermore, an important practical question arises regarding the extent to which Islamic economic principles are systematically operationalized within the school's financial governance (Usman et al., 2023). While the institutional identity of SMP Rahmat Islamiyah Medan is rooted in Islamic values, administrative practices in financial budgeting can sometimes fall back on routine conventional procedures without explicit reference to sharia economic metrics such as *maslahah* prioritization, strict waste elimination (*israf*), or formal transparency mechanisms (*amanah*) (Al-Attas, 2021; Usman et al., 2023).

Examining the management of learning media financing at SMP Rahmat Islamiyah Medan through an Islamic economic lens offers valuable insights into how faith-based financial values function in practice (Yasin, 2022). Understanding how budget planning, cash allocation, expenditure control, and financial reporting are executed provides a clearer picture of whether financial resource management aligns with Islamic principles of justice, accountability, and efficiency (Abdullah, 2024).

Existing research on educational financial management has largely concentrated on public school financing models, macro-level national budget allocations, or commercial Islamic financial institutions (Ramli et al., 2023; Wibowo, 2024). Limited empirical literature focuses specifically on the intersection between Islamic economic principles and micro-level instructional budget management—such as learning media procurement—within private Islamic secondary schools in urban Indonesian settings

Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

(Ramli et al., 2023). This creates a notable empirical and theoretical gap that warrants detailed investigation.

This study fills this gap by exploring the operationalization of Islamic economic values in the management of learning media financing at SMP Rahmat Islamiyah Medan (Syafe'i, 2022). Theoretically, this research contributes to Islamic educational administration literature by providing an analytical framework that connects Islamic microeconomics with instructional resource management (Hamzah, 2025). It enriches the academic discourse on how faith-based ethical standards translate into functional budgetary practices.

Practically, the findings of this study offer direct benefits to school leadership, treasurers, and foundation managers at SMP Rahmat Islamiyah Medan by identifying strengths and areas for improvement in their financial workflows (Prasetyo, 2023). Furthermore, this research serves as a reference model for other private Islamic educational institutions seeking to implement transparent, efficient, and sharia-compliant financial management systems for instructional technology and learning media (Tanjung, 2024).

Based on the background described above, a comprehensive qualitative evaluation is needed to examine how SMP Rahmat Islamiyah Medan plans, executes, evaluates, and maintains accountability in its learning media financing under the framework of Islamic economic principles (Miles et al., 2020; Sugiyono, 2022). Investigating these stages will reveal how the school upholds principles of *amanah*, *'adalah*, and efficiency while overcoming practical financial constraints.

Grounded in this contextual rationale, the primary objective of this research is to analyze the management of learning media financing based on Islamic economic principles at SMP Rahmat Islamiyah Medan. Specifically, this study aims to analyze the financial planning and budgeting processes for learning media from an Islamic economic perspective, evaluate the implementation and allocation of learning media financing in accordance with the principles of *'adalah* (justice) and efficiency (*avoiding*

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

israf), assess the mechanisms of financial accountability, transparency (*amanah*), and evaluation utilized by the school management, and identify the operational obstacles encountered in managing learning media financing to formulate strategic solutions aligned with Islamic economic values.

B. Research Method

This research adopts a qualitative approach with a descriptive research design to thoroughly examine the operationalization of Islamic economic principles in the management of learning media financing at SMP Rahmat Islamiyah Medan (Miles et al., 2020; Sugiyono, 2022). A qualitative approach is selected because it enables the researcher to explore complex, real-world organizational phenomena in their natural setting without manipulating environmental variables (Creswell & Creswell, 2018). Furthermore, the descriptive design provides a granular account of how financial processes—such as budget planning, capital allocation, expenditure execution, and fiscal monitoring—are structured and perceived by institutional actors within a faith-based educational environment (Merriam & Tisdell, 2016).

The research setting is localized at SMP Rahmat Islamiyah Medan, an urban Islamic private secondary school situated in North Sumatra, chosen through purposive sampling due to its active ongoing efforts to modernise instructional tools within defined private budgetary constraints (Firmansyah, 2022; Siregar, 2023). Participants in this study were selected using purposive sampling techniques to ensure that respondents possess specialized knowledge and direct involvement in financial governance and learning media management (Patton, 2015). The primary key informants include the school principal, the chief financial officer or school treasurer, foundation administrators, head of learning media resources, and selected subject teachers who actively utilize instructional technologies in their classroom delivery (Setiawan & Maulana, 2026; Setiawan & Sitorus, 2026).

Data collection was conducted using three primary qualitative techniques: semi-structured in-depth interviews, non-participant observations, and systematic document reviews (Creswell & Creswell, 2018). In-depth semi-structured interviews were conducted using an interview guide designed to query specific dimensions of Islamic financial governance, including transparency (*amanah*), equity (*'adalah*), and waste elimination (*avoiding israf*). Non-participant observations were carried out during institutional budget planning meetings, media procurement workflows, and physical storage environments (Akrim et al., 2025). Furthermore, document analysis was applied to audit internal school reports, annual budget plans (*RAPBS*), media procurement receipts, inventory ledgers, and financial auditing summaries (Nasir et al., 2023).

To complement field data and establish a robust conceptual baseline, a systematic examination of relevant legal and institutional frameworks was also integrated into the data collection process (Creswell & Creswell, 2018). This involved reviewing national educational financing guidelines published by the Ministry of Education, Foundation statutes (*Anggaran Dasar/Anggaran Rumah Tangga*), and internal standard operating procedures governing asset management at SMP Rahmat Islamiyah Medan (Ministry of Education and Culture, 2023; Tanjung, 2024). Aligning these formal regulatory framework documents with empirical field observations provided deeper context on how official financial protocols reconcile with Islamic microeconomic norms in daily school administration.

To ensure data trustworthiness and rigorous validity, this study employs triangulation strategies and member checking procedures (Lincoln & Guba, 1985; Miles et al., 2020). Source triangulation was operationalized by cross-verifying testimonial statements gathered from administrators, treasurers, and classroom teachers regarding budget allocation and media purchases. Technique triangulation was maintained by cross-referencing interview disclosures against physical artifacts, accounting vouchers, and direct observational evidence (Creswell & Creswell, 2018). Additionally, member checks were conducted by returning transcribed interview excerpts and interpretive

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

summaries to key informants to confirm descriptive accuracy and prevent subjective misinterpretation (Patton, 2015).

Data analysis was performed iteratively following the interactive qualitative analysis model developed by Miles, Huberman, and Saldaña (2020), which consists of three concurrent streams: data condensation, data display, and conclusion drawing or verification. During data condensation, raw field notes, interview transcripts, and institutional documents were selected, categorized, and coded according to core Islamic economic metrics (*amanah*, *'adalah*, *maslahah*, and *israf*). In the data display stage, structured matrices, narrative summaries, and process flowcharts were synthesized to map financial workflows. Finally, conclusions were drawn and verified through continuous inductive logic, evaluating empirical findings against established Islamic microeconomic frameworks (Chapra, 2015; Hamzah, 2025).

Research ethics were rigorously observed throughout all stages of data gathering and analytical presentation (Creswell & Creswell, 2018). Formal written administrative permissions were secured from the headmaster and management foundation of SMP Rahmat Islamiyah Medan prior to field deployment. Informed consent was obtained from each individual informant, ensuring full disclosure regarding research objectives, voluntary participation, and freedom to withdraw at any juncture without penalty. Furthermore, strict measures were maintained to preserve confidentiality and anonymity by pseudonymizing financial figures and institutional records where necessary to uphold institutional integrity and privacy standards (Yasin, 2022).

C. Results and Discussion

The empirical findings of this study reveal that financial management for learning media at SMP Rahmat Islamiyah Medan operates through a structured organizational workflow that attempts to integrate administrative procedures with Islamic economic principles. Based on interviews with school leadership and financial documentation analysis, the process begins with an annual needs assessment conducted by subject teachers and department heads. This assessment identifies necessary teaching aids, ranging from traditional printed materials to digital infrastructure, such as projectors and interactive media tools (Setiawan & Sitorus, 2026). The collected proposals are then submitted to the school treasurer and principal to be compiled into the draft of the School Revenue and Expenditure Budget (*Rencana Anggaran Penerimaan dan Belanja Sekolah* / RAPBS).

In terms of financial planning, the integration of Islamic economic principles is predominantly reflected in the prioritization of educational benefits (*maslahah*) during budget formulation. School administrators at SMP Rahmat Islamiyah Medan evaluate proposed media acquisitions based on their direct utility in enhancing classroom comprehension and religious values rather than aesthetic or superficial appeal. This approach aligns with the core tenets of Islamic microeconomics, which require resource planning to deliver genuine value to the community (Chapra, 2015; Hamzah, 2025). The budget planning team categorizes media requirements into primary (*dharuriyyat*), secondary (*hajiyyat*), and supplementary (*tahsiniyyat*) categories, ensuring that essential teaching media are prioritized over secondary technological additions.

Regarding the source of funds, the research reveals that learning media financing at SMP Rahmat Islamiyah Medan relies on two main streams: institutional tuition fees (*Sumbangan Pembinaan Pendidikan* / SPP) and government operational assistance (*Bantuan Operasional Sekolah* / BOS) (Ministry of Education and Culture, 2023; Suwandi, 2022). In accordance with Islamic principles regarding the lawfulness of income (*halal*), school administrators enforce strict screening procedures to ensure that all financial influxes are free from prohibited elements such as usury (*riba*) or unethical commercial sponsorships (Iqbal & Mirakhor, 2017; Yasin, 2022). The school foundation maintains dedicated bank accounts that comply with sharia-compliant banking operations, safeguarding the legitimacy and spiritual integrity of institutional capital.

The implementation of budget allocation for learning media highlights the application of the principle of justice (*'adalah*). Document analysis and interview data demonstrate that funds are distributed across different academic subjects without marginalizing non-religious or general education disciplines. For instance, while significant resources are directed toward Islamic Religious Education media, such as cartoon media and digital modules (Setiawan & Sitorus, 2026), equal consideration is given to science laboratory kits and language instruction tools, including Arabic language teaching materials (Pratama & Setiawan, 2026). This balanced distribution ensures that all students receive equitable access to instructional technology across the curriculum (Ahmad, 2020; Bush, 2018).

Despite efforts to maintain equity, field observations indicate that allocation challenges arise due to periodic fluctuations in monthly tuition fee collection. When revenue inflows experience delays, the school treasurer prioritizes urgent instructional media purchases while deferring secondary acquisitions, such as general IT maintenance or blog design server upgrades (Setiawan & Maulana, 2026). To manage these liquidity constraints, school leadership employs a prudent strategy (*khiyar*) by reallocating contingency reserves without compromising core instructional operations. This dynamic adjustment reflects adaptive fiscal governance, balancing financial reality with institutional commitments (Coleman, 2021; Odden & Picus, 2019).

The principle of efficiency and the avoidance of wastefulness (*israf*) are systematically enforced during the procurement phase of learning media. The procurement committee at SMP Rahmat Islamiyah Medan conducts price comparison checks and vendor evaluations prior to finalizing purchases for hardware and software aids. Field data show that school administrators prefer durable, multi-purpose instructional media over single-use tools, thereby maximizing utility while minimizing ongoing operational costs (Ismail & Hassan, 2021). Furthermore, the school encourages teachers to develop artificial intelligence-assisted and open-source interactive media, reducing reliance on expensive proprietary software (Mavianti et al., 2026).

Preventing financial waste (*israf*) also extends to the maintenance and physical management of existing instructional assets. Observational audits revealed that SMP Rahmat Islamiyah Medan maintains a dedicated inventory control system where media devices, such as projectors, sound systems, and laboratory apparatus, are logged, regularly inspected, and stored securely (Akrim et al., 2025; Siregar, 2023). When equipment malfunctions, technical staff prioritize repair over immediate replacement, extending the lifecycle of school assets. This practice directly operationalizes Islamic instructions on resource conservation and responsible stewardship of communal property (Chapra, 2015; Siddiqi, 2018).

The practice of financial accountability and trustworthiness (*amanah*) is operationalized through standardized reporting procedures and multi-tiered supervisory mechanisms. The school treasurer produces monthly and quarterly financial balance sheets detailing all expenditures incurred for learning media procurement and maintenance. These financial statements are submitted to both the school principal and the board of the managing foundation for internal verification (Nasir et al., 2023; Rahman et al., 2022). The presence of dual-authorization requirements for disbursement vouchers prevents financial leakage and minimizes the risk of unauthorized fund utilization (Bush, 2018).

Transparency toward stakeholders represents another vital facet of the school's *amanah*-based administrative policy. At the beginning and end of each academic year, the school leadership presents a summary of financial allocations and infrastructural achievements during parent-teacher association (*KOMITE*) assemblies. Although detailed accounting ledgers are kept within the administrative office, the disclosure of general expenditure trends fosters trust between the institution, parents, and the surrounding community (Azra, 2020; Zuhdi, 2021). This open communication reflects the Islamic concept of openness in managing public and educational trusts (Haneef, 2019; Usman et al., 2023).

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

Despite these positive implementations, the research identified several operational obstacles affecting the efficiency of learning media financing management. One prominent obstacle is the limited formal training in Islamic financial accounting received by administrative staff. Interviews revealed that while financial officers possess strong general bookkeeping skills, their understanding of specific sharia financial metrics and formal Islamic audit standards remains largely conceptual (Lubis & Harahap, 2024; Syafe'i, 2022). Consequently, financial reporting relies heavily on standard conventional templates without explicit qualitative indicators of Islamic economic compliance.

Another technical constraint involves delays in the disbursement of government assistance funds (*Bantuan Operasional Sekolah* / BOS), which occasionally disrupts planned media procurements. Because government funding cycles do not always align with the start of the academic semester, the school is forced to temporarily rely on internal emergency reserves or postpone media upgrades (Ministry of Education and Culture, 2023; Suwandi, 2022). This operational lag underscores the necessity for private Islamic educational institutions to build resilient internal reserve funds (*tabarru'* or contingency funds) to maintain continuity in educational media provision (Tanjung, 2024; Thomas & Jones, 2021).

Furthermore, the rapid pace of technological evolution presents an ongoing financial challenge for the institution. As digital tools and artificial intelligence applications become integral to modern pedagogy (Mavianti et al., 2026), the cost of maintaining up-to-date hardware and high-speed internet infrastructure increases steadily (UNESCO, 2022). SMP Rahmat Islamiyah Medan must continually balance the imperative to modernize its teaching tools with its commitment to maintaining affordable tuition rates for middle- to low-income families, requiring careful financial trade-offs (Firmansyah, 2022; Hanushek, 2020).

To overcome these structural and financial obstacles, the school administration has initiated strategic collaboration with community entities and higher education

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

institutions. For example, partnerships with university lecturers have provided free faculty development workshops on educational blog management and digital media creation for teachers (Setiawan & Maulana, 2026). By leveraging community engagement and voluntary expertise (*ta'awun*), the school successfully enhances the digital competency of its teaching staff without incurring heavy financial obligations, demonstrating an innovative approach to resource optimization (Ahmad, 2020; Prasetyo, 2023).

Evaluating the overall findings against existing literature demonstrates that SMP Rahmat Islamiyah Medan successfully operationalizes core Islamic economic values in its daily financial management, even if informal administrative habits occasionally substitute for formal sharia protocols (Al-Attas, 2021; Ramli et al., 2023). The systematic integration of *maslahah* in planning, *'adalah* in allocation, *israf* avoidance in procurement, and *amanah* in reporting creates an ethical financial ecosystem that supports educational quality while upholding religious values (Abdullah, 2024; Chapra, 2015).

The theoretical implications of these findings highlight that Islamic economic principles provide a workable framework for micro-level educational administration, particularly in resource-constrained private schools in developing nations (Hamzah, 2025; World Bank, 2021). Rather than functioning solely as abstract moral ideals, concepts such as *amanah* and *israf* avoidance serve as actionable management guidelines that improve operational efficiency and administrative accountability (Iqbal & Mirakhor, 2017; Yasin, 2022). This study contributes to bridging the gap between theoretical Islamic economics and practical educational management.

Practically, the results suggest that private Islamic secondary schools should establish clear standard operating procedures (*SOP*) that explicitly incorporate sharia economic metrics into their financial workflows (Tanjung, 2024). School boards should invest in continuous professional development for financial officers, ensuring they are equipped with skills in sharia-compliant budgeting, asset management, and qualitative auditing (Lubis & Harahap, 2024; Prasetyo, 2023). Such measures will strengthen the internal control environment and safeguard educational funds.

Additionally, the adoption of collaborative asset management practices—such as sharing specialized instructional equipment across subjects or utilizing open-source digital platforms—offers a sustainable model for other faith-based schools facing financial constraints (Mavianti et al., 2026; Nandi, 2020). Emphasizing repairability and joint utilization prevents wasteful capital expenditures while ensuring that teachers maintain access to necessary pedagogical technologies (Clark & Mayer, 2016; Mayer, 2019).

In summary, the management of learning media financing at SMP Rahmat Islamiyah Medan demonstrates a high degree of alignment with Islamic economic values, despite facing practical financial and administrative constraints. The school's ability to maintain ethical governance, prevent waste, and uphold instructional equity provides a functional template for similar Islamic private institutions seeking to optimize their financial resources (Ramli et al., 2023; Zuhdi, 2021).

Looking forward, institutionalizing formal sharia financial audits and establishing dedicated contingency funds will further strengthen the school's financial resilience (Nasir et al., 2023; Tanjung, 2024). By systematically addressing current operational bottlenecks, SMP Rahmat Islamiyah Medan can ensure the sustainable provision of high-quality, technology-enhanced instructional media that meets both educational standards and Islamic ethical ideals (Brown, 2020; UNESCO, 2021).

Ultimately, this study confirms that when financial management in education is grounded in spiritual values and ethical principles, it not only enhances institutional efficiency but also protects public trust and promotes long-term educational sustainability (Haneef, 2019; Rahman et al., 2022). The experience of SMP Rahmat Islamiyah Medan offers valuable empirical evidence that faith-based values and modern instructional demands can be successfully harmonized through principled fiscal management.

Al-Sharf
Jurnal Ekonomi Islam
Vol. 7, No. 2 (2026) || ISSN 2723-5440 (Online)

D. Conclusion

The results of this study demonstrate that the management of learning media financing at SMP Rahmat Islamiyah Medan effectively operationalizes core Islamic economic principles within its operational workflows. In the planning and budgeting phases, the school prioritizes educational utility (*maslahah*) by categorizing media requirements into primary (*dharuriyyat*) and secondary (*hajiyyat*) needs. Financial sources are strictly audited to ensure they stem from permissible (*halal*) revenues, primarily institutional tuition fees and government assistance funds (*BOS*). Furthermore, the principles of justice (*'adalah*) and waste elimination (*avoiding israf*) are actively applied during fund allocation and procurement, ensuring that instructional media resources are distributed equitably across both Islamic and general subjects while favoring durable, multi-purpose, and open-source learning tools.

Financial accountability and trustworthiness (*amanah*) are maintained through multi-tiered supervisory mechanisms, dual-authorization disbursement procedures, and regular financial disclosures to the school board and parent-teacher association. However, the study identifies several operational challenges, including periodic liquidity constraints caused by fluctuations in tuition collection, delays in government fund disbursements, and a lack of formal training among administrative staff in specialized sharia financial accounting. To mitigate these obstacles, the school leadership creatively leverages community partnerships, collaborative academic workshops, and adaptive reserve reallocations (*khiyar*), ensuring that teaching media procurement and maintenance remain uninterrupted without compromising financial stability or affordable tuition rates.

In conclusion, applying Islamic economic principles in educational financial management provides a robust ethical framework that enhances transparency, resource efficiency, and instructional quality in private secondary schools. Theoretically, this research validates that faith-based economic metrics serve as actionable operational guidelines rather than abstract moral concepts. Practically, the study suggests that private Islamic educational institutions should formalize sharia-compliant standard operating procedures, establish dedicated contingency funds (*tabarru'*), and provide continuous professional development in sharia accounting for administrative staff. By systematically addressing existing operational bottlenecks, SMP Rahmat Islamiyah Medan offers a practical model for harmonizing modern instructional technology needs with Islamic financial ethics.

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