



International Conference on Islam, Law, and Society (INCOILS)
Conference Proceedings 2025
Yogyakarta, November 21-23, 2025
E-ISSN: 2985-7392
Published by: FORDIPAS PTKIN

Integrating Transcendental Accountability and Stewardship Paradigm in Islamic Educational Governance Based on Sahih Bukhari

Samsul Arifin,¹ Kojin,² Nur Efendi³

^{1,2,3} UIN Sayyid Ali Rahmatullah Tulungagung

¹ samuel.ariefien@gmail.com, ² kojimashudi69@gmail.com, ³ nurefendi201@gmail.com

ABSTRACT :

Islamic Educational Institutions face managerial complexities and a crisis of public trust due to the dominance of secular governance which often fails to provide effective ethical binding mechanisms. This research aims to construct a Stewardship paradigm and transcendental accountability mechanism based on Sahih Bukhari as an integrative governance solution. Employing a qualitative approach with a library research method, this study analyzes hadith narratives on ra'in and the prohibition of ghiby, juxtaposing them with global good governance standards using data condensation and comparative matrix analysis by Miles, Huberman, and Saldana. Results reveal that Sahih Bukhari narratives function effectively as institutional commitment devices, surpassing formal bureaucratic rules. The concept of transcendental accountability operates as an automatic internal control system that mitigates moral hazard risks from the intention stage. The stewardship paradigm deconstructs secular management assumptions by replacing economic incentives with intrinsic theological motivations. This synergy of revelation values and global standards creates a robust integrity fortress when external oversight fails, offering a governance model that is not only administratively compliant but also spiritually accountable.

Key words: Governance, Educational, Stewardship, Transcendental, Accountability

INTRODUCTION

Islamic educational institutions are facing increasing managerial complexity in the management of financial resources and strategic decision-making that demands transparency and optimal efficiency.¹ The phenomenon of low public accountability and bureaucratic inefficiency is still an endemic obstacle that significantly erodes public trust in the legitimacy and credibility of educational institutions.² The World Bank reports that such governance failures are often caused by weak binding institutions that can bridge formal rules with the norms of ethical behavior of

¹ K U Fadhilah et al., "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Assistance Fund Management in Surabaya," *Journal of Accounting* (pdfs.semanticscholar.org, 2023), <https://doi.org/10.36805/akuntansi.v8i2.5646>; Nursahwal, Alwan Suban, and Danial Rahman, "Decision Making Theory in Organizations: A Conceptual Study Based on Literature Studies," *Educational Leadership: Journal of Educational Management* 5, no. 1 (2025): 1–16.

² D Y Maolani et al., "The Application of the Public Accountability System in Realizing Good Governance in Indonesia," *Journal of Dialectics: Journal of Social Sciences*, 2023, <http://www.jurnaldialektika.com/index.php/piani/article/view/137>; Muh Ibn Sholeh, "Transparency and Accountability in Building a Positive Image Through Quality Education Management," *Tadbiruna : Journal of Islamic Education Management*, 2023, <https://jurnal.iuqibogor.ac.id/index.php/tadbiruna/article/view/622>.

authority holders, despite being bound by strict legal rules.³ This condition shows the crucial urgency to break the administrative approach towards the revitalization of the foundations of governance that are able to integrate professional standards with solid values of theological integrity.

Research by Abdullah and Burhanuddin, (2023) and Widanti, (2022) shows that the current educational governance discourse is dominated by the adoption of secular good governance principles that focus on transparency and administrative efficiency by referring to global standards to improve institutional performance.⁴ Theoretically, the study is still confined to *The Paradigm Of Agency Theory*, which views the relationship between leaders and stakeholders as transactional contracts that solely require strict external oversight to prevent irregularities.⁵ The tendency of the research to ignore the potential of theological value as a mechanism of internal control so that it fails to explain that spiritual consciousness can institute a stronger integrity than just administrative compliance.⁶ The implication is that there is no comprehensive formulation that integrates theological narratives into modern *stewardship* mechanisms to address the integrity crisis and ethical vacuum in the management of Islamic education.

This research aims to answer the fundamental problem that prophetic values can be transformed into an operational governance system. First, constructing a prophetic stewardship mechanism based on the *ra'in* narrative in Sahih Bukhari as an alternative paradigm for the leadership of Islamic educational institutions. The prophetic stewardship paradigm is built on the foundation of the Hadith narrated by Abdullah bin Umar r.a., the Prophet ﷺ said:

عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: أَلَا كُفُّكُمْ رَاعٍ، وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ فَالْإِمَامُ الَّذِي عَلَى النَّاسِ رَاعٍ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ، وَالرَّجُلُ رَاعٍ عَلَى أَهْلِ بَيْتِهِ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ، وَالْمَرْأَةُ رَاعِيَةٌ عَلَى أَهْلِ بَيْتِ زَوْجِهَا وَوَلَدِهِ وَهِيَ مَسْئُولَةٌ عَنْهُمْ، وَعَبْدُ الرَّجُلِ رَاعٍ عَلَى مَالِ سَيِّدِهِ وَهُوَ مَسْئُولٌ عَنْهُ، أَلَا فَكُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

³ World Bank, *Governance and the Law* (Washington, DC: The World Bank Group, 2017).

⁴ A Abdullah and S A Burhanuddin, "Principals' Leadership Strategies in Creating Good Governance in Schools," *Journal of Educatio Fkip Unma*, 2023, <http://www.ejournal.unma.ac.id/index.php/educatio/article/view/4538>; N P T Widanti, "The Concept of Good Governance in the Perspective of Public Services: A Review of the Literature," *Journal of Clinical Psychology: A Journal of Clinical Psychology ...*, 2022, <http://repo.unr.ac.id/id/eprint/704>.

⁵ James H Davis, F David Schoorman, and Lex Donaldson, "Toward a Stewardship Theory of Management," *The Academy of Management Review* 22, no. 1 (December 14, 1997): 20–47, <https://doi.org/10.2307/259223>.

⁶ Bank, *Governance and the Law*; I Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective," *Title: Journal of Accounting and Business*, 2024, <http://ejournal.alqolam.ac.id/index.php/hasina/article/view/1395>.

Narrated 'Abdullāh bin 'Umar r.a. : Allah's Messenger ﷺ said, "Surely! Everyone of you is a guardian and is responsible for his charges: The *Imam* (ruler) of the people is a guardian and is responsible for his subjects; a man is the guardian of his family (household) and is responsible for his subjects; a woman is the guardian of her husband's home and of his children and is responsible for them; and the slave of a man is a guardian of his master's property and is responsible for it. Surely, everyone of you is a guardian and responsible for his charges" (HR. Bukhari No. 7138).⁷

The terminology of *ra'in* in this hadith reconstructs the role of the leader from just a holder of authority to a serving administrator, as well as establishing *mas'uliyah* (accountability) as the inseparable essence of leadership.⁸

Second, analyze the transcendental accountability mechanism as an internal control system to minimize the risk of abuse of authority. This research also explores the awareness of Divine supervision as affirmed in the threat of *ghibisy* (fraud) in the narration of Ma'qil bin Yasar, the Prophet ﷺ said:

عَنِ الْحُسَيْنِ أَنَّ عُبَيْدَ اللَّهِ بْنَ زَيْدٍ عَادَ مَعْقِلَ بْنَ يَسَارٍ فِي مَرَضِهِ الَّذِي مَاتَ فِيهِ فَقَالَ لَهُ مَعْقِلٌ: إِنِّي مُحَدِّثُكَ حَدِيثًا سَمِعْتُهُ مِنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، سَمِعْتُ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: مَا مِنْ عَبْدٍ اسْتَرْعَاهُ اللَّهُ رَعِيَّةً، فَلَمْ يَحْطُهَا بِنَصِيحَةٍ، إِلَّا لَمْ يَجِدْ رَائِحَةَ الْجَنَّةِ

Narrated Ma'qil: I heard the Prophet ﷺ saying, "Any man whom Allah has given the authority of ruling some people and he does not look after them in an honest manner, will never have even the smell of Paradise" (HR. Bukhari No. 7150).⁹

Transcendental accountability as a commitment device is more effective than just external oversight in preventing corruption and budget inefficiency.¹⁰ Third, formulate an integrative governance model that integrates theological values and professional standards in realizing governance in Islamic educational institutions. The estuary of this research is to produce an accountable transparent administrative mechanism without viewing it as a bureaucratic burden, but as a manifestation of *the prophetic mas'uliyah mandate*.

This research proposes that the integration between transcendental accountability and Sahih Bukhari-based stewardship paradigm offers a more resilient governance framework for

⁷ Abu Abdillah Muhammad bin Ismail bin Ibrahim bin al-Mughirah Al-Bukhari, *Sahih Al-Bukhari* (Riyadh-Saudi Arabia: DARUSSALAM, 1997).

⁸ Tasmin Tangngareng, Zulfahmi, and Fathul Mujahidin Al-Anshary, "Leadership from the Perspective of the Hadith of the Prophet PBUH," *Ihyaussunnah : Journal of Ulumul Hadith and Living Sunnah*, 2021, <https://doi.org/10.24252/ihaussunnah.v1i1.24586>; David Pane, "Leadership in the Perspective of Hadith," *Al-Murabbi Journal of Islamic Education*, 2024, <https://doi.org/10.62086/al-murabbi.v2i2.613>.

⁹ Al-Bukhari, *Sahih Al-Bukhari*.

¹⁰ Bank, *Governance and the Law*; Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective."

Islamic educational institutions. The terminology of *ra'in* in the hadith, repositioning the leader as a steward (administrator) who has an intrinsic motivation to serve, is in line with the postulate of Stewardship Theory which emphasizes trust and collectivism over personal interests.¹¹ The transcendental accountability mechanism functions effectively as the institutional commitment device sought in the World Bank report to address power asymmetry and ensure compliance with the rule of law.¹² Thus, the fusion between theological consciousness and modern management standards is projected to be able to create a robust internal control system to prevent cheating and realize substantial transparency in the management of educational resources.

Methods

This study uses a qualitative approach with the library research method. This method was chosen with the aim of constructing the conceptual framework of Prophetic Stewardship through a synthesis between classical theological texts and modern management theories that do not rely on primary field data (surveys/interviews), but on the strength of textual analysis and theoretical discourse.¹³ Data sources in this study are classified into two main categories:

1. Primary Data Source: In the form of hadith texts from *Sahih Al-Bukhari*, *Kitab Al-Abkam*. The selected hadiths contain the terminology of *Ra'in* (shepherd/leader) and *mas'ulun* (person in charge), as well as hadith related to the prohibition of *ghisy* (cheating) behavior.
2. Secondary Data Sources: Consists of three literature clusters: a) Global policy documents on governance, including the *World Development Report 2017: Governance and the Law* and *Governance and Development 1993* from the World Bank; b) Management theoretical literature *Toward a Stewardship Theory of Management* Davis et al., 1997; and c) 35 articles from reputable scientific journals from 2021 to 2025 that discuss the technical implementation of good governance, accountability, and digital-based financial management in Islamic educational institutions.

Data collection is carried out through documentation techniques and digital reference search. For primary data, *takbrij hadith is carried out* to ensure the validity of sanad and matan in Sahih Bukhari. For secondary data, an inventory of relevant literature was carried out with the keywords "Accountability", "Transparency", "Governance", and "Islamic Leadership". The data was analyzed using the content analysis technique with the interactive model Miles, Huberman, and Saldana, (2014) which included three stages:¹⁴

¹¹ Davis, Schoorman, and Donaldson, "Toward a Stewardship Theory of Management."

¹² Bank, *Governance and the Law*.

¹³ Hannah Snyder, "Literature Review as a Research Methodology: An Overview and Guidelines," *Journal of Business Research* 104 (2019): 333–39.

¹⁴ M B Miles, A M Huberman, and J Saldana, *Qualitative Data Analysis: A Methods Sourcebook* (SAGE Publications, 2014), <https://books.google.co.id/books?id=p0wXBAAAQBAJ>.

1. Data condensation : Sorting and focusing data on hadiths that contain managerial value as well as literature that discusses internal control mechanisms and budget transparency.
2. Data display: Compile a comparison matrix between the World Bank's version of good governance indicators (transparency, accountability, rule of law) and the concept of Prophetic Stewardship in Sahih Bukhari.
3. Conclusion drawing: Conducting an integrative synthesis to formulate a new governance model that combines transcendental and professional accountability.

Results

1. Transcendental Accountability

Data condensation is carried out by analyzing the intersection between the problem of institutional failure in education governance and the normative solutions offered by Sahih Bukhari. The latest education financial management literature confirms that the main challenge in Islamic educational institutions is not only in the technical aspects of bookkeeping, but also in the weak internal control system, which causes vulnerability to the risk of fraud and inefficiency of resource allocation.¹⁵

The World Bank emphasizes that governance failures often occur due to the absence of commitment devices that are able to limit the opportunistic behavior of power holders when formal rules are weak.¹⁶ Through the primary data selection process, this study identified that the Sahih Bukhari Hadith in the text of *the ra'in* hadith and the threat of *ghibisy* (fraud) provide a managerial content that functions as a binding mechanism. In contrast to the secular approach that relies on external audits.¹⁷ Hadith-based accountability works to mitigate the risk of moral hazard from the point of view.¹⁸ This is relevant to empirical findings that show a positive correlation between the integrity of managers and the effectiveness of School Operational Assistance funds.¹⁹

¹⁵ Sulistiyowati Gandariyah Afkari, "Risk Management in Educational Institution Finance: Mitigation Strategies, Budget Transparency, and Financial Sustainability," *RIGGS: Journal of Artificial Intelligence and Digital Business*, 2025, <http://journal.ilmudata.co.id/index.php/RIGGS/article/view/392>; M N Simanjuntak, D A Nafiati, and N Hendaryati, "Towards Integrity Education: A Study of Transparency and Accountability in BOS Fund Management," *Journal of Education Research*, 2024, <https://jer.or.id/index.php/jer/article/view/1588>; Riantari Maharani, Fazli Syam BZ, and Riha Dedi Priantana, "Implementation of Internal Control System in an Effort to Realize Good Governance in Higher Education Service Institutions," *Journal of Economics and Business*, 2023, <https://ejurnalunsam.id/index.php/jseb/article/view/5311>.

¹⁶ Bank, *Governance and the Law*.

¹⁷ Elvira Putri Anjani and Adelia Rizki Fatikhasari, "Strategies for Optimizing the Role of Audit in Creating Accountable and Transparent BOS Fund Governance: A Literature Study," *CENDEKIA : Journal of Scientific Research and Assessment*, 2025, <http://manggalajournal.org/index.php/cendekia/article/view/1262>.

¹⁸ Amoy Dameria Simamora, Renny Maisyarah, and Agus Tripriyono, "Analysis of Accountability and Transparency of Boss Fund Management at SDS Advent 6 Medan," *Transeconomics: Accounting, Business and Finance*, 2024, <https://transpublika.co.id/ojs/index.php/Transekonomika/article/view/624>.

¹⁹ Fadhilah et al., "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Assistance Fund Management in Surabaya"; M S Al Hadi and S Mu'arif, "Good Governance-

Table 1. Integration of Good Governance and Sahih Bukhari

No .	Pillars of Good Governance	Sahih Bukhari	Transcendental Mechanism	Managerial Implications
1.	Accountability Obligation to account for the performance and use of resources.	Hadith No. 7138 (<i>Laughter</i>)	Absolute Accountability	Encouraging precise financial reporting (BOS Fund) is not because of fear of external audits, but because of the burden of theological trust. ²⁰
2.	Transparency Information disclosure and public access to decision-making	Hadith No. 7150 Threat of <i>ghisy</i> (cheating)	Anti-Fraud System	Encourage the adoption of digital systems to minimize data manipulation gaps and increase public trust. ²¹
3.	Rule of Law Legal certainty and indiscriminate enforcement of rules	Hadith No. 7138 Principles of Justice	Ethical Meritocracy	Ensure that asset management and procurement of goods and services are carried out in accordance with applicable regulations to prevent institutional losses. ²²

Source : Data processed by researchers based on Sahih Bukhari and good governance literature

The analysis concludes that Sahih Bukhari offers a framework that goes beyond the formal standards of the World Bank. Transcendental Accountability serves as a Shadow Institution that keeps working to oversee the behavior of leaders even when the formal oversight system is weak. This integration responds to criticism in the *World Bank's 2017 Governance and the Law* report on institutional ineffectiveness in developing countries.²³ When formal rules loophole,

Based Financial Governance in Educational Institutions at MTs N 10 Banyuwangi," *Instructional Development Journal*, n.d., <https://ejournal.uin-suska.ac.id/index.php/IDJ/article/view/36000>.

²⁰ Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective"; Z Rahmat and M Suhardi, "Analysis of Efficiency and Accountability in the Use of School Operational Assistance Funds (BOS)," *EDUCATIONAL: Journal of Educational & Teaching Innovation*, 2025, <https://jurnalp4i.com/index.php/educational/article/view/4756>.

²¹ Lena Rusmiyati et al., "The Transformation of School Financial Management in the Digital Era: A Literature Review on the Effectiveness, Transparency, and Accountability of Education Fund Management in Indonesia," *Journal of Community Service and Educational Research*, 2025, <http://jerkin.org/index.php/jerkin/article/view/1428>; Abd Basarul Mukmin, Elfrianto Elfrianto, and Faisal Rahman Dongoran, "Analysis Of Procurement Information System In Schools (SIPLah) In Budget Transparency At Sman 2 Gunung Meriah Aceh Singkil," *EduTech: Journal of Educational and Social Sciences*, 2024, <https://jurnal.umsu.ac.id/index.php/edutech/article/view/19618>.

²² Teguh Waluyo, Harsono, and Suyatmini, "Transparency of the Use of Bos Funds in Muhammadiyah Integrated Islamic Elementary School," *Munaddhomah: Journal of Islamic Education Management*, 2023, <https://www.pasca.jurnalikhac.ac.id/index.php/munaddhomah/article/view/316>; D M Resdianti, *Analysis of the Application of the Principles of Transparency and Accountability in the Management of School Operational Assistance Funds (Bos) at East Mejaem 02 District, Kramat Regency* (eprints.poltektegal.ac.id, 2021), <http://eprints.poltektegal.ac.id/535/>.

²³ Bank, *Governance and the Law*.

theological norms about *the threat of ghibsy* and *Mas'uliyah* obligations become the last bastion of integrity.²⁴ Research by Simamora et al., (2024) and Widanti, (2022) proves the significance of schools whose leaders have a high religiosity orientation are proven to be more disciplined in financial administration and have higher resistance to budget abuse.²⁵ Therefore, transcendental accountability is not just an ethical supplement, but the main operational foundation for the establishment of *authentic good governance* in Islamic educational institutions.

2. Stewardship Paradigm

The data sorting comes from the hadith text of Sahih Bukhari, which contains the philosophical value of leadership and juxtaposes it with the theoretical literature of Stewardship Theory. The research of Davis et al., (1997) criticizes the view of humans as opportunistic and self-interested homo economicus. Stewardship Theory proposes a model of the human being as stewards who are motivated by an intrinsic desire to serve the collective interests and have trustworthy pro-organizational behavior.²⁶ Sahih Bukhari numbers 7138 and 7150 provide a theological basis that is compatible with Stewardship Theory. The terminology of *ra'in* (shepherd) semantically rejects the concept of leadership as *tasyrif* (privilege) and reconstructs it as *taklif* (burden of service).²⁷ Empirical research also shows that school principals who adopt a servant or stewardship style have proven to be more effective in creating good school governance and increasing stakeholder participation in school management.²⁸ Thus, the prophetic stewardship paradigm is a synthesis between *the value of ra'in* and the postulate of modern stewardship.

Table 2. Comparison Secular Paradigm and Prophetic Stewardship Based on Sahih Bukhari

No.	Secular Paradigm	Prophetic Stewardship	Basis of Evidence & Theory
1.	Economic man: Opportunistic, self-serving, untrustworthy.	Trustworthy Steward: <i>al-Amin</i> (trustworthy), collectivist, motivated to serve the people.	Hadith No. 7138 (<i>ra'in</i>): A leader is a servant/manager, not an owner. Theory: Davis et al. (1997) about pro-organizational behavior.

²⁴ Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective."

²⁵ Simamora, Maisyarah, and Tripriyono, "Analysis of Accountability and Transparency of Bos Fund Management at SDS Advent 6 Medan"; Widanti, "The Concept of Good Governance in the Perspective of Public Service: A Review of the Literature."

²⁶ Davis, Schoorman, and Donaldson, "Toward a Stewardship Theory of Management."

²⁷ Pane, "Leadership in the Perspective of Hadith"; Tangngareng, Zulfahmi, and Al-Anshary, "Leadership of the Hadith Perspective of the Prophet PBUH."

²⁸ Abdullah and Burhanuddin, "Principals' Leadership Strategies in Creating Good Governance in Schools"; M A Maulana, U Ubaedillah, and ..., "The Relationship between the Level of Good Governance of School Principals and the Success of the Implementation of the Independent Learning Curriculum," *The Academy Of ...*, 2022, <https://www.edumediadecision.com/tamb/article/view/184>.

2.	Extrinsic: Salary, bonuses, financial penalties.	Intrinsic and Transcendental: Worship, fear of <i>ghibsy</i> , pursuit of Allah's pleasure.	Hadith No. 7150 (<i>Threat of ghibsy</i>): The motivation to avoid hell (transcendental sanctions) is stronger than material incentives.
3.	High Power Distance: Strict control and supervision from principal to agent.	Empowerment and Trust: Trust as the basis for delegating authority and responsibility.	Hadith No. 7138 (<i>Mas'ulun</i>): Responsibility is inherent in the individual, creating responsible autonomy
4.	Focus on <i>Compliance</i> : Strict audits, rigid bureaucratic rules.	Focus on <i>Integrity</i> : Values-based organizational culture, voluntary transparency.	Empirical Data: Research of Fadhilah et al., (2023) and Hadi & Mu'arif, (2025) Schools with steward leaders have better accountability of BOS funds

Source: Data processed by researchers based on Davis et al. (1997) and Sahih Bukhari.

Data analysis shows that prophetic stewardship offers a solution to the distrust-based governance impasse in the secular paradigm. The application of a supervision system that is too rigid often actually lowers the morality of educators.²⁹ But on the contrary, the hadith-based Stewardship paradigm builds governance on the foundation of trust.

The leadership practice of the Prophet ﷺ proves that leaders who position themselves as *ra'in* are able to solve problems-solving and maintain social stability not with an iron hand, but with justice and service.³⁰ This paradigm shift has been proven to improve the effectiveness of financing management and budget transparency, as leaders feel they have an internal moral obligation to protect institutional assets.³¹

3. Integrative Governance of Islamic Education Institutions

²⁹ M Tampubolon, N Simanjuntak, and F Silalahi, "Bureaucracy & Good Governance" (repository.uki.ac.id, 2023), <http://repository.uki.ac.id/11661/1/BukuAjarBirokrasidanGoodGovernance.pdf>.

³⁰ Aditya Syahputra, Akhmad Kastalani, and Ahmadi, "Characteristics of the Leadership of the Prophet Saw," *Indonesian Journal of Islamic Studies (IJIS)*, 2025, <https://doi.org/10.62567/ijis.v1i2.822>.

³¹ Naharuddin and Hamdi Abdul Karim, "Management Of Education Financing At Al-Muttaqin Balai-Belo Islamic Boarding School," *An-Nahdlah: Journal of Islamic Education*, 2024, <https://doi.org/10.51806/an-nahdlah.v4i1.154>; Waluyo, Harsono, and Suyatmini, "Transparency of the Use of Bos Funds in Muhammadiyah Integrated Islamic Elementary School."

Global good governance standards show the need for transparency, accountability, and efficiency.³² The implementation of good governance standards at the level of Islamic educational institutions often faces technical and cultural constraints such as budget inefficiencies, weak audits, and the risk of fraud.³³ The text of the *Kullukum ra'in* Hadith and *the prohibition of ghibsy* provide a strong moral foundation but are often not operationalized into the technical system.³⁴ This research finds a strategic meeting point between Theological values serve as a motivational driver, while modern management standards function as a technical facilitator. The integration of the two creates a robust internal control system. The use of the SIPLah/SIMKU digital application is a technical manifestation of the command to stay away from *ghisy*.³⁵ Internal audit is a form of verification of *mas'uliyah* trust, not just looking for mistakes.³⁶

Table 3. Integrative Governance of Islamic Education Institutions

No.	Governance Dimension	Theological Basis (<i>Sahih Bukhari</i>)	Integration Mechanism	Empirical Evidence & References
1.	Financial Transparency	Prohibition of G (Hadith No. 7150) Covering up public data is a form of betrayal (<i>ghisy</i>) that is forbidden by heaven.	Digitization of Trust Using technology to open access to information as proof of honesty	1. E-Budgeting & SIPLah: Transparent procurement to prevent price <i>markup</i> . ³⁷ 2. Information System (SIM): Real-time

³² World Bank, *Governance* (Washington, D.C.: A World Bank Publication, 1994); United Nations Development Programme, *Governance for Sustainable Human Development* (New York: The United Nations Development Progr, 11rrnrn', 1997).

³³ Afkari, "Risk Management in Educational Institution Finance: Mitigation Strategies, Budget Transparency, and Financial Sustainability"; Simanjuntak, Nafiati, and Hendaryati, "Towards Integrity Education: A Study of Transparency and Accountability in BOS Fund Management"; Helfia Chintya Ayu, Tommy Ferdian, and Risni Nelvia, "The Influence of Community Participation, Government Transparency and Public Accountability on the Efficiency of School Operational Assistance (BOS) Funds Distribution at State Junior High Schools (SMP) in Rimbo Ulu District," *Scientific Journal of Accounting and Business*, 2021, <https://ojs.umb-bungo.ac.id/index.php/JIAB/article/view/495>.

³⁴ Pane, "Leadership in the Perspective of Hadith"; Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective."

³⁵ Mukmin, Elfrianto, and Dongoran, "Analysis Of Procurement Information System In Schools (SIPLah) In Budget Transparency At Sman 2 Gunung Meriah Aceh Singkil"; Rusmiyati et al., "The Transformation of School Financial Management in the Digital Era: A Literature Review on the Effectiveness, Transparency, and Accountability of Education Fund Management in Indonesia."

³⁶ Anjani and Adelia Rizki Fatikhasari, "Strategies for Optimizing the Role of Audit in Creating Accountable and Transparent BOS Fund Governance: A Literature Study"; Maharani, BZ, and Priantana, "Implementation of Internal Control System in an Effort to Realize Good Governance in Higher Education Service Institutions."

³⁷ Mukmin, Elfrianto, and Dongoran, "Analysis Of Procurement Information System In Schools (Siplah) In Budget Transparency At Sman 2 Gunung Meriah Aceh Singkil."

				reporting to stakeholders. ³⁸
2.	Performance Accountability	The Principle of Mas'uliyah (Hadith No. 7138) Total responsibility for every detail of leadership (<i>kullukum mas'ulun</i>).	Multidimensional Audit: Combining sharia compliance audits with financial performance audits.	1. BOS Fund Report: Preparation of precise RKAS and accountable reporting. ³⁹ 2. Internal Audit: Inherent oversight to ensure efficiency. ⁴⁰
3.	Efficiency and Risk Management	Safeguarding Property (<i>Hifz al-Mal</i>) (Hadith No. 7138) The textual hadith " <i>slave is the guardian of his master's property</i> " is relevant to the prohibition of <i>ida'at al-mal</i>	Risk mitigation: Preventing budget leakage as a form of protecting the assets of the people/public	1. Risk Management: Identification of corruption-prone posts in financing. ⁴¹ 2. Financing Effectiveness: Allocation of funds on target for the quality of education. ⁴²

³⁸ P A Maisarah, F Fonna, and R Firdaus, "The Critical Role of Management Information Systems in Realizing a Responsive, Transparent, and Sustainable E-Government in Indonesia," *Journal of Finance and Management...*, 2025, <https://ejournals.com/ojs/index.php/jkmt/article/view/2901>; Lilis Setyowati and Zaky Machmuddah, "Application Of It-Based Financial Management Information System At The Raudhatul Athfal Teacher Association Of North Semarang," *ABDIMAS UNWAHAS*, 2021, <https://doi.org/10.31942/ABD.V6I1.4437>.

³⁹ Fadhilah et al., "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Assistance Fund Management in Surabaya"; Hadi and Mu'arif, "Financial Governance Based on Good Governance in Educational Institutions at MTs N 10 Banyuwangi"; Rahmat and Suhardi, "Analysis of the Efficiency and Accountability of the Use of School Operational Assistance Funds (BOS)."

⁴⁰ Anjani and Adelia Rizki Fatikhasari, "Strategies for Optimizing the Role of Audit in Creating Accountable and Transparent BOS Fund Governance: A Literature Study"; Putri Nabila and Isra Maulina, "Article Effectiveness of Public Sector Performance Audits in Realizing Good Governance through Public Financial Management Accountability," *Title: The Student Journal of Accounting*, 2025, <https://journal.unita.ac.id/index.php/jamanta/article/view/1517>.

⁴¹ Afkari, "Risk Management in Educational Institution Finance: Mitigation Strategies, Budget Transparency, and Financial Sustainability"; Wulaningsih Rusti and Nuraini Asriati, "Education Financial Management in Improving the Efficiency and Effectiveness of Resources," *Indonesian Journal of Education and Learning (JPPI)*, 2024, <https://doi.org/10.53299/jppi.v4i4.757>.

⁴² A Ariani, S A Pangestu, And N Nurfuadi, "Education Financing Management In Quality Development In Vocational Schools," *Managerial: Journal Of Management Innovation And Educational Supervision*, 2025, <https://www.jurnalp4i.com/index.php/manajerial/article/view/4894>; Dwi Rahayu Wijayanti Et Al., "The Effectiveness Of The Implementation Of Education Financing Principles In Rembang Regency," *Dharmas Education Journal*, 2024, https://ejournal.undhari.ac.id/index.php/de_journal/article/view/1298; Naharuddin And Karim, "Management Of Education Financing At Al-Muttaqin Balai-Belo Islamic Boarding School."

		(wasting wealth) of the public		
4.	Participation and Rule of Law	Burden of Responsibility (Hadith No. 7138): Position is a burden (<i>taklif</i>), not a privilege (<i>tasyrif</i>), demanding justice.	Trust-Based Participation, Leader selection and community involvement are based on competence and justice, not nepotism.	1. Committee Participation: Active involvement of the community in budget oversight. ⁴³ 2. Regulatory Compliance: Obey state rules as part of obedience to <i>ulil amri</i> . ⁴⁴

Source: data processed by researchers based on the World Bank (2017), Sahih Bukhari, and Literature 2021-2025.

Integrative governance has comparative advantages over a purely secular approach. This integration changes the compliance paradigm to an integrity paradigm. Technical instruments such as financial applications (SIPLah/SIMKU) and audit mechanisms are no longer seen as external administrative burdens, but rather as *wasilah* (means) to fulfill the theological obligations of *mas'uliyah* (responsibility) and *hifz al-mal* (safeguarding property). Research by Sholeh, (2023) and Santoso et al., (2024) confirms that Islamic educational institutions that implement integrative value-based transparency have increased public trust and community participation.⁴⁵ The internalization of *anti-ghibisy* values has proven to be effective in minimizing fraud and improving the efficiency of BOS fund management.⁴⁶

The governance of Islamic educational institutions does not have to choose between "Islamic" or "Professional". Through the integration based on Sahih Bukhari and World Bank standards, Islamic educational institutions can achieve both, namely high-performance efficiently, transparently, accountable and solid in terms of trust which is a tangible manifestation of grounded Prophetic Stewardship.

Discussion

⁴³ Susisanti Susisanti, "The Relationship of Transparency and Accountability with Community Participation of SMA Negeri 26 Bone," *Educational Management*, 2022, <https://journals.ums.ac.id/jmp/article/view/15407>; Nur Aini Salam, Salim Basalamah, and Subhan Subhan, "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Fund Management," *Paradox : Journal of Economics*, 2023, <https://jurnal.feb-umi.id/index.php/PARADOKS/article/view/641>.

⁴⁴ Waluyo, Harsono, and Suyatmini, "Transparency of the Use of Bos Funds in Muhammadiyah Integrated Islamic Elementary School."

⁴⁵ Sholeh, "Transparency and Accountability in Building a Positive Image Through Quality Education Management"; Lasando Lumban Gaol, Eli Budi Santoso, and Agus Prasetyo, "Strengthening Public Financial Governance through Community Participation and Information Transparency," *Journal of the Indonesian Academy of Accounting Padang*, 2024, <https://journal.unespadang.ac.id/jaaip/article/view/233>.

⁴⁶ Fadhilah et al., "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Assistance Fund Management in Surabaya"; Simamora, Maisyarah, and Tripriyono, "Analysis of Accountability and Transparency of Boss Fund Management at SDS Advent 6 Medan."

Transcendental accountability mechanisms offer a more robust internal control system than a purely administrative approach in mitigating the risk of abuse of authority. Theological awareness of God's absolute oversight serves as an effective commitment device when external oversight is weak or non-existent.⁴⁷ The eschatological threat to *ghibsy* (cheating) behavior in Sahih Bukhari creates a strong psychological barrier to fraud intention.⁴⁸ Empirical studies confirm that leaders with high spiritual integrity demonstrate better budgetary discipline in the management of institutional sources of funds and assets.⁴⁹ Vertical accountability is the main preventive foundation that ensures the effectiveness of formal audit systems in educational institutions.

The construction of Prophetic Stewardship based on the *ra'in* narrative in Sahih Bukhari provides a strong theoretical antithesis to opportunistic assumptions. This paradigm repositions leaders from mere selfish agents to stewards intrinsically motivated by the collective good.⁵⁰ The terminology of *taklif* (burden) in the hadith deconstructs the view of position as a privilege and then replaces it with a service ethos based on trust.⁵¹ This orientation shift has been proven to increase stakeholder participation due to the building of authentic trust between leaders and the school community.⁵² As a result, the governance of Islamic educational institutions is moving towards productive transformational collaboration.

The integrative governance model reconciles the pseudo-dualism between theological values and the professional standards of educational management. Technical instruments such as financial digitalization are seen as operational manifestations of a theological obligation to avoid from manipulative behavior. The implementation of the SIPLah and SIMku applications is no longer just a fulfillment of state regulations, but a form of proof of measurable and transparent honesty.⁵³ Empirical data shows that the adoption of trust-based technology significantly closes

⁴⁷ Bank, *Governance and the Law*.

⁴⁸ Simanjuntak, Nafiati, and Hendaryati, "Towards Integrity Education: A Study of Transparency and Accountability in BOS Fund Management."

⁴⁹ Fadhilah et al., "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Assistance Fund Management in Surabaya"; Simamora, Maisyarah, and Tripriyono, "Analysis of Accountability and Transparency of Boss Fund Management at SDS Advent 6 Medan."

⁵⁰ Davis, Schoorman, and Donaldson, "Toward a Stewardship Theory of Management."

⁵¹ Pane, "Leadership in the Perspective of Hadith"; Tangngareng, Zulfahmi, and Al-Anshary, "Leadership of the Hadith Perspective of the Prophet PBUH."

⁵² Gaol, Santoso, and Prasetyo, "Strengthening Public Financial Governance through Community Participation and Information Transparency."

⁵³ rusmiyati et al., "School Financial Management Transformation In The Digital Era: A Literature Review On The Effectiveness, Transparency, And Accountability Of Education Fund Management In Indonesia"; Mukmin, Elfrianto, And Dongoran, "Analysis Of Procurement Information System In Schools (Siplah) In Budget Transparency At Sman 2 Gunung Meriah Aceh Singkil."

manipulation gaps and improves the accuracy of financial reporting.⁵⁴ Technology is able to serve as an enabler that facilitates the actualization of prophetic values in contemporary management.

The implementation of governance that combines transcendental accountability and professional standards directly improves institutional performance and public legitimacy. Transparency born from internal awareness creates a strong moral reputation that is a vital asset for the sustainability of Islamic educational institutions.⁵⁵ Institutions that apply a transcendental accountability model and professional standards are proven to have higher resource allocation efficiency and minimal budget leakage rates.⁵⁶ Increased public trust is positively correlated with financial sustainability and community participatory support for educational programs.⁵⁷ The integration of spiritual values is a strategic investment for the long-term sustainability of educational institutions.

This research makes a significant theoretical contribution by filling the gaps in the institutional commitment device identified by the World Bank in the context of developing countries. Sahih Bukhari has been proven to provide a faith-based commitment device framework that is able to effectively discipline bureaucratic behavior beyond the capacity of formal rules.⁵⁸ Good governance can be radically strengthened through the internalization of rational religious doctrines that are not absolutely secular. These findings challenge the mainstream literature to account for theological variables as key determinants in public sector reform and education.⁵⁹ The Prophetic Stewardship model offers a third path that goes beyond the dichotomy between western management and Islamic traditions.

Conclusion

This research reveals that Sahih Bukhari functions effectively as an institutional binding mechanism, exceeding the capacity of bureaucratic formal rules. The concept of transcendental accountability works as an automatic internal control system that is able to mitigate the risk of abuse of authority from the point of view. The prophetic stewardship paradigm deconstructs

⁵⁴ Putri Nur Aisyah et al., "Implementation Of Financial Management Information System At Sd It Al Anis Kartasura," *MANAGERIAL : Journal of Management Innovation and Educational Supervision*, 2024, <https://doi.org/10.51878/manajerial.v4i4.3756>.

⁵⁵ Sholeh, "Transparency and Accountability in Building a Positive Image Through Quality Education Management."

⁵⁶ Hadi and Mu'arif, "Financial Governance Based on Good Governance in Educational Institutions at MTs N 10 Banyuwangi"; Afkari, "Risk Management in Educational Institution Finance: Mitigation Strategies, Budget Transparency, and Financial Sustainability."

⁵⁷ Susisanti, "The Relationship between Transparency and Accountability and Community Participation of SMA Negeri 26 Bone"; Salam, Basalamah, and Subhan, "The Effect of the Implementation of Good School Governance on the Effectiveness of School Operational Fund Management."

⁵⁸ Bank, *Governance and the Law*; Windasari, "Accountability and Transparency of Financial Management in an Islamic Perspective."

⁵⁹ Widanti, "The Concept of Good Governance in the Perspective of Public Service: A Review of the Literature."

secular management assumptions by replacing economic incentives with intrinsic theological motivations as performance drivers. The synergy of revelatory values and global standards creates a solid fortress of integrity when external oversight fails.

This research challenges the dominance of the secular paradigm that views leadership relationships solely as transactional contracts that are vulnerable to conflicts of interest. The research contributes to concept of transcendental accountability as a new determinant variable in the framework of modern educational organizational governance. These findings prove that theology serves as a vital public managerial instrument to prevent structural fraud. The integrative governance model formulated successfully fills the gap in the literature on spiritual awareness-based monitoring mechanisms.

The main strength of the research lies in the original synthesis between the authoritative text of the hadith of the Prophet ﷺ in Sahih Bukhari and modern global management standards. The limitation of this study is its qualitative-conceptual approach, so has not tested the effectiveness of the model empirically in the field. Follow-up research is suggested to examine the correlation between transcendental accountability and budget efficiency using quantitative methods. The development of prophetic value-based audit instruments is also urgent to complement existing accounting standards.

Bibliography

- Abdullah, A, and S A Burhanuddin. "Strategi Kepemimpinan Kepala Sekolah Dalam Menciptakan Good Governance Di Sekolah." *Jurnal Educatio Fkip Unma*, 2023. <http://www.ejournal.unma.ac.id/index.php/educatio/article/view/4538>.
- Afkari, Sulistiyowati Gandariyah. "Manajemen Risiko Dalam Keuangan Lembaga Pendidikan: Strategi Mitigasi, Transparansi Anggaran, Dan Keberlanjutan Finansial." *RIGGS: Journal of Artificial Intelligence and Digital Business*, 2025. <http://journal.ilmudata.co.id/index.php/RIGGS/article/view/392>.
- Aisyah, Putri Nur, Rahmanto Rahmanto, Gina Eka Melfiana, Habib Cahya Ramadhan, Adek Riskhy Darmawan, Putri Rizqiyah Rahmawati, and Muhamad Suhardi. "Implementation Of Financial Management Information System At SD IT AL ANIS Kartasura." *MANAJERIAL: Jurnal Inovasi Manajemen Dan Supervisi Pendidikan*, 2024. <https://doi.org/10.51878/manajerial.v4i4.3756>.
- Al-Bukhari, Abu Abdillah Muhammad bin Ismail bin Ibrahim bin al-Mughirah. *Sahih Al-Bukhari*. Riyadh-Saudi Arabia: DARUSSALAM, 1997.
- Anjani, Elvira Putri, and Adelia Rizki Fatikhasari. "Strategi Optimalisasi Peran Audit Dalam

- Menciptakan Tata Kelola Dana BOS Yang Akuntabel Dan Transparan: Studi Literatur.” *CENDEKIA: Jurnal Penelitian Dan Pengkajian Ilmiah*, 2025. <http://manggalajournal.org/index.php/cendekia/article/view/1262>.
- Ariani, A, S A Pangestu, and N Nurfuadi. “Manajemen Pembiayaan Pendidikan Dalam Pengembangan Mutu Di Smk.” *MANAJERIAL: Jurnal Inovasi Manajemen Dan Supervisi Pendidikan*, 2025. <https://www.jurnalp4i.com/index.php/manajerial/article/view/4894>.
- Ayu, Helfia Chintya, Tommy Ferdian, and Risni Nelvia. “Pengaruh Partisipasi Masyarakat, Transparansi Pemerintahan Dan Akuntabilitas Publik Terhadap Efisiensi Penyaluran Dana Bantuan Operasional Sekolah (BOS) Pada Sekolah Menengah Pertama (SMP) Negeri Di Kecamatan Rimbo Ulu.” *Jurnal Ilmiah Akuntansi Dan Bisnis*, 2021. <https://ojs.umb-bungo.ac.id/index.php/JIAB/article/view/495>.
- Bank, World. *Governance*. Washington, D.C.: A World Bank Publication, 1994.
- . *Governance and the Law*. Washington, DC: The World Bank Group, 2017.
- Davis, James H, F David Schoorman, and Lex Donaldson. “Toward a Stewardship Theory of Management.” *The Academy of Management Review* 22, no. 1 (December 14, 1997): 20–47. <https://doi.org/10.2307/259223>.
- Fadhilah, K U, A I S Lating, and A Sidarta. “Pengaruh Penerapan Good School Governance Terhadap Efektifitas Pengelolaan Dana Bantuan Operasional Sekolah Di Surabaya.” *Jurnal Buana Akuntansi*, 2023. <https://doi.org/10.36805/akuntansi.v8i2.5646>.
- Gaol, Lasando Lumban, Eli Budi Santoso, and Agus Prasetyo. “Penguatan Tata Kelola Keuangan Publik Melalui Partisipasi Masyarakat Dan Transparansi Informasi.” *Jurnal Akademi Akuntansi Indonesia Padang*, 2024. <https://journal.unespadang.ac.id/jaaip/article/view/233>.
- Hadi, M S Al, and S Mu’arif. “Tata Kelola Keuangan Berbasis Good Governance Di Lembaga Pendidikan Di MTs N 10 Banyuwangi.” *Instructional Development Journal*, n.d. <https://ejournal.uin-suska.ac.id/index.php/IDJ/article/view/36000>.
- Maharani, Riantari, Fazli Syam BZ, and Riha Dedi Priantana. “Implementasi Sistem Pengendalian Internal Dalam Upaya Mewujudkan Good Governance Pada Lembaga Layanan Pendidikan Tinggi.” *Jurnal Samudra Ekonomi Dan Bisnis*, 2023. <https://ejurnalunsam.id/index.php/jseb/article/view/5311>.
- Maisarah, P A, F Fonna, and R Firdaus. “Peran Kritis Sistem Informasi Manajemen Dalam Mewujudkan E-Government Yang Responsif, Transparan, Dan Berkelanjutan Di Indonesia.” *Jurnal Keuangan Dan Manajemen Terapan*, 2025. <https://ejournals.com/ojs/index.php/jkmt/article/view/2901>.
- Maolani, D Y, A S Nuraeni, and A Dellyani. “Penerapan Sistem Akuntabilitas Publik Dalam

- Mewujudkan Good Governance Di Indonesia.” *Jurnal Dialektika: Jurnal Ilmu Sosial*, 2023. <http://www.jurnaldialektika.com/index.php/piani/article/view/137>.
- Maulana, M A, and U Ubaedillah. “Hubungan Level Good Governance Kepala Sekolah Dengan Keberhasilan Implementasi Kurikulum Merdeka Belajar.” *The Academy Of Management and Business*, 2022. <https://www.edumediadecision.com/tamb/article/view/184>.
- Miles, M B, A M Huberman, and J Saldana. *Qualitative Data Analysis: A Methods Sourcebook*. SAGE Publications, 2014. <https://books.google.co.id/books?id=p0wXBAAAQBAJ>.
- Mukmin, Abd Basarul, Elfrianto Elfrianto, and Faisal Rahman Dongoran. “Analisis Sistem Informasi Pengadaan Di Sekolah (SIPLah) Dalam Transparansi Anggaran Di Sman 2 Gunung Meriah Aceh Singkil.” *EduTech: Jurnal Ilmu Pendidikan Dan Ilmu Sosial*, 2024. <https://jurnal.umsu.ac.id/index.php/edutech/article/view/19618>.
- Nabila, Putri, and Isra Maulina. “Article Efektivitas Audit Kinerja Sektor Publik Dalam Mewujudkan Good Governance Melalui Akuntabilitas Pengelolaan Keuangan Publik.” *Jamanta: Jurnal Mahasiswa Akuntansi Unita*, 2025. <https://journal.unita.ac.id/index.php/jamanta/article/view/1517>.
- Naharuddin, and Hamdi Abdul Karim. “Manajemen Pembiayaan Pendidikan Di Pondok Pesantren AL-MUTTAQIN Balai-Belo.” *An-Nahdlat: Jurnal Pendidikan Islam*, 2024. <https://doi.org/10.51806/an-nahdlat.v4i1.154>.
- Nursahwal, Alwan Suban, and Danial Rahman. “Teori Pengambilan Keputusan Dalam Organisasi: Kajian Konseptual Berbasis Studi Kepustakaan.” *Educational Leadership: Jurnal Manajemen Pendidikan* 5, no. 1 (2025): 1–16.
- Pane, Daud. “Kepemimpinan Dalam Perspektif Hadist.” *Al-Murabbi Jurnal Pendidikan Islam*, 2024. <https://doi.org/10.62086/al-murabbi.v2i2.613>.
- Rahmat, Z, and M Suhardi. “Analisis Efisiensi Dan Akuntabilitas Penggunaan Dana Bantuan Operasional Sekolah (BOS).” *EDUCATIONAL: Jurnal Inovasi Pendidikan & Pengajaran*, 2025. <https://jurnalp4i.com/index.php/educational/article/view/4756>.
- Resdianti, D M. *Analisis Penerapan Prinsip Tranparansi Dan Akuntabilitas Pengelolaan Dana Bantuan Operasional Sekolah (Bos) Pada Sdn Mejasem Timur 02 Kec. Kramat Kab. Tegal*. eprints.poltektegal.ac.id, 2021. <http://eprints.poltektegal.ac.id/535/>.
- Rusmiyati, Lena, Ridwan Abdullah, Siti Zulaikha, and Muh. Takdir. “Transformasi Manajemen Keuangan Sekolah Di Era Digital: Kajian Literatur Terhadap Efektivitas, Transparansi, Dan Akuntabilitas Pengelolaan Dana Pendidikan Di Indonesia.” *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 2025. <http://jerkin.org/index.php/jerkin/article/view/1428>.
- Rusti, Wulaningsih, and Nuraini Asriati. “Pengelolaan Keuangan Pendidikan Dalam Meningkatkan

- Efisiensi Dan Efektivitas Sumber Daya.” *Jurnal Pendidikan Dan Pembelajaran Indonesia (JPPI)*, 2024. <https://doi.org/10.53299/jppi.v4i4.757>.
- Salam, Nur Aini, Salim Basalamah, and Subhan Subhan. “Pengaruh Penerapan Good School Governance Terhadap Efektivitas Pengelolaan Dana Operasional Sekolah.” *Paradoks : Jurnal Ilmu Ekonomi*, 2023. <https://jurnal.feb-umi.id/index.php/PARADOKS/article/view/641>.
- Setyowati, Lilis, and Zaky Machmuddah. “Penerapan Sistem Informasi Pengelolaan Keuangan Berbasis It Pada Ikatan Guru Raudhatul Athfal Semarang Utara.” *ABDIMAS UNWAHAS*, 2021. <https://doi.org/10.31942/ABD.V6I1.4437>.
- Sholeh, Muh Ibnu. “Transparansi Dan Akuntabilitas Dalam Membangun Citra Positif Melalui Manajemen Pendidikan Yang Berkualitas.” *Tadbiruna : Jurnal Manajemen Pendidikan Islam*, 2023. <https://jurnal.iuqibogor.ac.id/index.php/tadbiruna/article/view/622>.
- Simamora, Amoy Dameria, Renny Maisyarah, and Agus Tripriyono. “Analisis Akuntabilitas Dan Transparansi Pengelolaan Dana Bos Pada SDS Advent 6 Medan.” *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 2024. <https://transpublika.co.id/ojs/index.php/Transekonomika/article/view/624>.
- Simanjuntak, M N, D A Nafiati, and N Hendaryati. “Menuju Pendidikan Berintegritas: Studi Transparansi Dan Akuntabilitas Dalam Pengelolaan Dana BOS.” *Journal of Education Research*, 2024. <https://jer.or.id/index.php/jer/article/view/1588>.
- Snyder, Hannah. “Literature Review as a Research Methodology: An Overview and Guidelines.” *Journal of Business Research* 104 (2019): 333–39.
- Susisanti, Susisanti. “Hubungan Transparansi Dan Akuntabilitas Dengan Partisipasi Komunitas Sma Negeri 26 Bone.” *Manajemen Pendidikan*, 2022. <https://journals.ums.ac.id/jmp/article/view/15407>.
- Syahputra, Aditya, Akhmad Kastalani, and Ahmadi. “Karakteristik Kepemimpinan Rasulullah Saw.” *Indonesian Journal of Islamic Studies (IJIS)*, 2025. <https://doi.org/10.62567/ijis.v1i2.822>.
- Tampubolon, M, N Simanjuntak, and F Silalahi. “Birokrasi & good Governance.” repository.uki.ac.id, 2023. <http://repository.uki.ac.id/11661/1/BukuAjarBirokrasidanGoodGovernance.pdf>.
- Tangngareng, Tasmin, Z Zulfahmi, and Fathul Mujahidin Al-Anshary. “Kepemimpinan Perspektif Hadis Nabi SAW.” *Ihyaussunnah : Journal of Ulumul Hadith and Living Sunnah*, 2021. <https://doi.org/10.24252/ihyaussunnah.v1i1.24586>.
- United Nations Development Programme. *Governance for Sustainable Human Development*. New York: the United Nations Development Programme, 1997.
- Waluyo, Teguh, Harsono, and Suyatmini. “Transparansi Penggunaan Dana Bos Di Sekolah Dasar

- Islam Terpadu Muhammadiyah.” *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 2023. <https://www.pasca.jurnalikhac.ac.id/index.php/munaddhomah/article/view/316>.
- Widanti, N P T. “Konsep Good Governance Dalam Perspektif Pelayanan Publik: Sebuah Tinjauan Literatur.” *Jurnal Abdimas Peradaban: Jurnal Pengabdian Masyarakat*, 2022. <http://repo.unr.ac.id/id/eprint/704>.
- Wijayanti, Dwi Rahayu, Hendang Zeta Lestari, Cahyo Puji Astuti, and Nurkolis Nurkolis. “Efektivitas Penerapan Prinsip-Prinsip Pembiayaan Pendidikan Di Kabupaten Rembang.” *Dharmas Education Journal*, 2024. https://ejournal.undhari.ac.id/index.php/de_journal/article/view/1298.
- Windasari, I. “Akuntabilitas Dan Transparansi Pengelolaan Keuangan Dalam Perspektif Islam.” *Hasina: Jurnal Akuntansi Dan Bisnis Syariah*, 2024. <http://ejournal.alqolam.ac.id/index.php/hasina/article/view/1395>.