

Islamic-Based Financial Management; Study of Islamic Educational Values in the Management of BOS Funds at Batunisung Elementary School, Sumbawa

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Abstract

Management of School Operational Assistance funds, abbreviated as BOS, requires appropriate, good, transparent and responsible governance. In terms of planning and using BOS funds, it is very important to integrate the values of Islamic education to realize the right target use of BOS funds. This research aims to analyze the application of values in Islamic education in the planning and implementation of the school operational assistance program at SDN Batunisung. To obtain valid data, the research was designed using a phenomenological approach, where the data obtained was based on phenomena that occurred at SDN Batunisung. The data obtained was then processed using the Miles and Huberman model. To test the validity of the data, researchers used data triangulation, namely source triangulation, technical triangulation and time triangulation. The results of the research show that the values of Islamic education have become the basis for the practice of managing School Operational Assistance (BOS) funds at SDN Batunisung, such as the values of honesty, trust, cooperation and sincerity. This is proven by the transparency of planning, involvement of all school parties, and responsibility in implementing the program.

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1. INTRODUCTION

The School Operational Assistance Fund, abbreviated as BOS, is an Indonesian government program designed to support the continuity of the education process at the primary and secondary levels. This fund is intended to assist with non-personnel operational costs, thereby improving the quality of education (Ministry of Education and Culture, 2020). However, in its implementation, the governance of BOS funds often faces various challenges, such as a lack of transparency in financial information, budget manipulation, and low community participation. School financial management is crucial in supporting the effective and efficient achievement of educational goals. One such fund is the BOS, which aims to support school operational needs so that the learning process can run smoothly. The government, through Regulation of the Minister of Education and Culture of the Republic of Indonesia No. 6 of 2021 concerning technical guidelines for the management of regular BOS funds, emphasizes the principles of transparency, accountability, participation, and effectiveness in managing these funds. Managing BOS funds requires not only administrative and managerial skills but also high moral integrity. This opens up space for integrating values into education. Islam in school financial management, especially in areas like Sumbawa which have a Muslim majority population and a strong religious culture.

In the Islamic view, managing finances must be based on the principles of trustworthiness, fairness, transparency and accountability. These values are not only spiritual but also operational because they can increase public trust, efficiency in the use of funds, and honesty. Antonio (2001) suggests that financial management in Islam places greater emphasis on professional and ethical fund management based on sharia, to achieve the public good. Studies examining Islamic educational values integrated into the management of BOS funds in schools are important, especially in the context of public elementary schools. This research is relevant because it can delve deeper into the extent to which school financial management has adopted Islamic values in practice, both consciously and as part of the school's organizational culture.

Batunisung State Elementary School (SDN) in Sumbawa Regency was chosen as the research location because it is located in a region with a strong social and religious background and a tradition of actualizing Islamic values in daily life. Therefore, it is interesting to examine how Islamic educational values such as honesty, responsibility, justice, and sincerity are reflected in the planning, implementation, and reporting of the use of BOS funds at the school. This research is expected to contribute to the development of theory and practice. school financial management based on Islamic values, and become a reference for other schools in integrating Islamic character education in the management of public funds.

2. RESEARCH METHODS

This research is a type of qualitative research. by using the approach phenomenology. A phenomenological approach was used to explore and understand the meaning of the subjects' experiences in depth related to the management practices of BOS funds based on Islamic educational values at Batunisung Elementary School. According to Moleong (2019), the phenomenological approach aims to understand the phenomena experienced by the research subjects holistically, especially within their social and cultural context. The data sources in this study came from primary and secondary data. Primary data were obtained from interviews with the principal, school treasurer, teachers, and school committee. Meanwhile, secondary data were data derived from official documents such as BOS fund usage reports, school activity and budget plans (RKAS), and documentation of activities related to fund management at Batunisung Elementary School, Sumbawa.

To obtain valid and scientifically accountable data, data were collected through interviews, exploring the informants' understanding and experiences regarding the practice of managing BOS funds integrated with Islamic values. Observations were conducted directly by researchers at Batunisung Elementary School, conducted in a participatory manner, covering activities related to the planning, implementation, and reporting of BOS fund use at Batunisung Elementary School. The focus of the observations included behaviors, interactions, and activities that reflect Islamic educational values. Documentation studies were used to corroborate the interview and observation data, including RKAS documents, BOS accountability reports, and activity photographs. This documentation is crucial for assessing the alignment of field practices with administrative procedures and Islamic educational values. The data obtained were then analyzed using an interactive model. *Miles* and *Huberman* process consists of data reduction, data presentation, conclusion drawing, and data verification. To ensure data validity, source and technique triangulation techniques were used, comparing interview data with observations and documentation. Furthermore, member checking was conducted, confirming preliminary findings with informants to ensure data accuracy.

3. RESEARCH RESULTS AND DISCUSSION

Batunisung Public Elementary School (SDN) is one of the public elementary schools in Sumbawa Regency, with a majority of students, teachers, and the surrounding community being Muslim. This school has a very strong commitment to integrating Islamic educational values into all aspects of its educational delivery, including the financial management of the School Operational Assistance (BOS) Fund. This can be seen in the table below, which shows the integration of educational values in the management of BOS funds.

Table 1. Stages of BOS Fund Usage

Stages of using BOS	Activity	Islamic Educational Values
Planning	By deliberation	Shura, Trust, Honest
Implementation	In accordance with RKAS	Responsible, Fair, Efficient
Reporting	Report periodically	Transparency, Consistency, Tabligh

The management of school operational assistance (BOS) funds at Batunisung Elementary School, Sumbawa, has strongly internalized Islamic educational values. These values are not only moral or normative, but are also applied practically and systematically in the planning, implementation, and reporting stages of BOS funds. BOS fund planning is the initial step. and is important in school financial management, because it determines the direction and priority of fund usage during one budget year. In the planning stage, the principal always involves teachers, treasurers, and the school committee. Several stages carried out in the planning stage are; 1) Identification of school needs from the aspect of infrastructure, learning activities, student needs, and other educational support activities; 2) RKAS preparation meeting involving the principal, teachers, and committee; 3) Compiling RKAS documents referring to BOS financing components permitted by the government, such as procurement of learning tools, honorarium payments, teacher training, and school maintenance; 4) Approval and Upload RKAS to ARKAS; and 3) RKAS Socialization. The integration of Islamic educational values during BOS fund planning is in the form of deliberation values. Deliberation values are carried out by involving all parties involved in the school, such as the involvement of teachers, committees, and the principal. Everyone involved in the planning meeting is given space to express opinions on the planned use of the budget. Of course, this is useful for activities to improve the quality of education at SDN Batunisung.

After the BOS funds are planned through the preparation of the RKAS (Activity and Operational Plan) School Budget), the next stage is the use (implementation) of these funds to support educational operations. In a context based on Islamic values, the use of BOS funds is not only seen from the technical and administrative side, but also from the ethical, spiritual and moral responsibility aspects. The budget plan is designed transparently and without manipulation. Teachers assigned to implement the program are consistently trustworthy, ensuring that each program is successfully completed according to the initial plan.

Budget evaluations, in the form of budget utilization reports, are delivered while prioritizing honesty and non-manipulation, based on documented data. All financial reports are accessible to relevant parties, including the school committee. This honesty aligns with the principle of accountability in public management (Susanto, 2018), which is also part of Islamic teachings. Furthermore, responsible spiritual values are implemented, ensuring funds are used according to plan and are not misused, and are distributed fairly and equitably

without discrimination. According to Antonio (2001), the main principles of Islamic financial management are justice, honesty, and accountability. Collaboration between teachers, principals, and the school committee is evident at every stage of the BOS program implementation. Deliberations are conducted periodically from planning to program evaluation. The value of cooperation, or *ta'awun*, is reflected in the values of cooperation and *ta'awun*. is an Islamic teaching that supports collaboration for good.

4. CONCLUSION

This research shows that Islamic educational values play a significant role in the management of BOS funds at Batunisung Elementary School. Sincerity, honesty, cooperation, and trustworthiness have been effectively implemented in program planning, implementation, and evaluation. These values not only strengthen the school's internal integrity but also increase public trust in educational institutions. The implementation of Islamic values in BOS management can serve as a model for other schools in building clean, transparent governance that is oriented toward quality educational services.

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