

The Values of Islamic Banking as Drivers of Transformation Educational Management: An Islamic Economic Approach and Pedagogical Leadership

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ABSTRACT

Abstract: The transformation of educational management is strategic in addressing contemporary challenges, particularly within Islamic institutions. This study analyzes the integration of Islamic banking values trust, justice, transparency, and social responsibility into educational management and pedagogical leadership, viewed through Islamic economics. Using a qualitative literature review, data were gathered from academic journals, books, and relevant publications, then analyzed via reduction, categorization, and thematic synthesis. Findings indicate that Islamic banking values significantly drive transformation in governance, organizational culture, and human resource development. Furthermore, Islamic economics-based pedagogical leadership bridges the gap between normative vision and operational practice, fostering a participatory, fair, and sustainable environment. However, challenges remain in fully internalizing these values into policies and evaluation mechanisms. The study concludes that integrating Islamic banking principles with pedagogical leadership is a strategic approach for transforming educational management. These findings contribute to the development of Islamic educational management theory and offer practical implications for strengthening value-based institutional governance and leadership.

ABSTRAK

Abstrak: Transformasi manajemen pendidikan merupakan isu strategis dalam menghadapi kompleksitas tantangan kontemporer, khususnya di institusi pendidikan Islam. Penelitian ini menganalisis integrasi nilai-nilai perbankan syariah ke dalam praktik manajemen pendidikan dan kepemimpinan pedagogis sebagai pendekatan yang relevan. Fokus utama penelitian diarahkan pada bagaimana nilai amanah, keadilan, transparansi, dan tanggung jawab sosial dapat membentuk tata kelola pendidikan yang beretika, akuntabel, dan berkelanjutan melalui perspektif ekonomi Islam. Metode penelitian yang digunakan adalah kualitatif dengan desain studi literatur, memanfaatkan sumber sekunder berupa artikel jurnal ilmiah, buku akademik, dan publikasi relevan. Analisis data dilakukan melalui reduksi, kategorisasi konsep, dan sintesis tematik untuk membangun pemahaman yang komprehensif. Hasil penelitian menunjukkan bahwa nilai-nilai perbankan syariah berkontribusi signifikan terhadap transformasi tata kelola, budaya organisasi, dan pengembangan sumber daya manusia. Kepemimpinan pedagogis berbasis ekonomi Islam berperan penting menjembatani visi normatif dengan praktik operasional, mendorong budaya organisasi yang partisipatif dan adil. Meskipun berdampak positif, tantangan utama terletak pada proses internalisasi nilai yang belum sepenuhnya terlembagakan dalam kebijakan dan mekanisme evaluasi. Penelitian ini menyimpulkan bahwa integrasi nilai perbankan syariah dan kepemimpinan pedagogis adalah pendekatan strategis untuk mentransformasi manajemen pendidikan menjadi lebih etis serta berkelanjutan. Temuan ini menegaskan pentingnya kontekstualisasi nilai ekonomi Islam dalam operasional Pendidikan.

INTRODUCTION

Global social, economic, and technological changes have pushed the world of education into an increasingly complex phase of transformation. Educational institutions can no longer be managed using conventional administrative approaches, but are required to adopt values, principles, and governance that are both adaptive and ethical. In this context, education management faces serious challenges related to leadership crises, weak institutional integrity, and disparities in the quality of human resources. Various studies show that the failure of educational institutions often stems from issues of values and management orientation, not

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merely technical limitations (Anwar, 2025a). These conditions show that the transformation of education management must touch on philosophical and ideological aspects. Education requires a foundation of values that can balance organizational efficiency and humanitarian missions. This is where the relevance of the Islamic economic approach begins to gain attention. Islamic values are seen as capable of offering a more holistic ethical framework for education management.

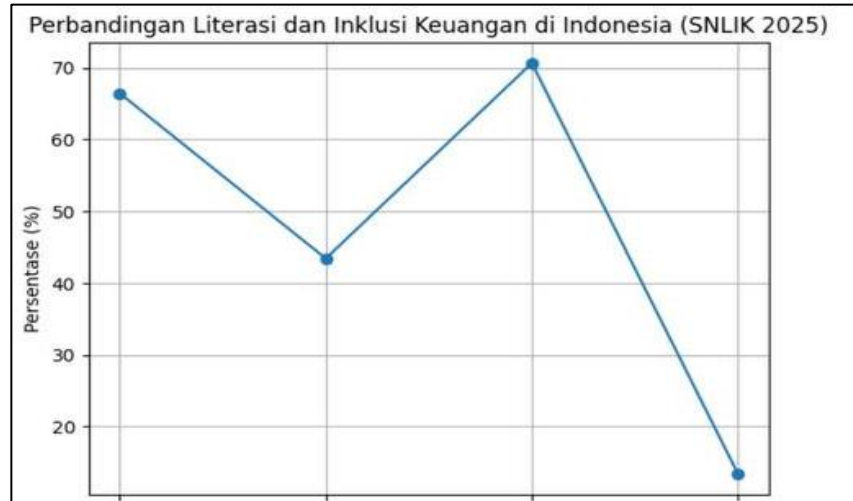


Figure 1. Comparison of General and Sharia Financial Literacy and Inclusion in Indonesia (SNLIK 2025)

Source: OJK & BPS, 2025 (Data Diolah)

The data shows a significant gap between literacy and inclusion in Islamic finance compared to general finance in Indonesia. The general financial literacy index reached 66.46%, while Islamic financial literacy was only at 43.42%. A sharper gap is seen in the aspect of inclusion, where general financial inclusion reaches 70.65%, while Islamic financial inclusion is only 13.41%. This data indicates that the understanding and utilization of Islamic financial services is still very limited, even though Indonesia has great Islamic economic potential. Low inclusion shows that existing literacy has not been able to encourage real community participation in the Islamic financial system. This condition emphasizes the importance of a more systematic educational and value transformation approach. Therefore, strengthening Islamic banking values through educational institutions is a strategic necessity to bridge the gap between understanding and practice.

Islamic economics, particularly as institutionalized in Islamic banking practices, is built upon the values of monotheism, justice, trustworthiness, and social responsibility. These values are not merely normative but have been operationalized in the governance systems, risk management, and human resource development of Islamic banking (Antonia, 2001). In practice, Islamic banking does not merely pursue financial profits, but also ensures social benefits and institutional sustainability. This principle is in line with the objectives of education, which are essentially oriented towards holistic human development. However, studies linking Islamic banking values with the transformation of education management are still relatively limited. In fact, Islamic education faces similar problems to the financial industry, such as weak governance and low-quality leadership. This opens up conceptual space for Islamic banking to become a source of managerial values and practices. Thus, Islamic economics is not only relevant to the financial sector but also to the education sector.

Previous studies have shown that the transformation of Islamic banking does not only take place in terms of products and technology, but also in terms of organizational culture and value-based leadership (Marlina, 2024). The values of *maqashid syariah* are the main framework in ensuring that every policy and innovation remains oriented towards public interest. This

approach has proven to be capable of strengthening institutional legitimacy and increasing public trust. In the context of education, similar challenges arise when institutions lose public trust due to non-transparent managerial practices. Educational management is often trapped in policy formalities without internalizing values. As a result, pedagogical leadership loses its transformational direction. This condition highlights the urgency of adopting Sharia values that have been tested institutionally. In other words, Sharia banking practices can be a normative reference for educational management.

The transformation of educational management cannot be separated from the role of pedagogical leadership. Pedagogical leadership places the learning process, moral values, and character development at the core of decision-making. However, in reality, many educational leaders act more as administrators than learning leaders. This results in weak innovation and low quality education across the system. Research on Islamic educational leadership shows that the success of an institution is largely determined by the internalization of values in leadership (Marlina et al., 2023). These values include justice, trustworthiness, and social responsibility. These principles are strongly aligned with the values of Islamic banking. Therefore, the integration of pedagogical leadership and Islamic banking values is highly relevant.

In the Islamic economic perspective, organizations are viewed as a trust that must be managed responsibly. This concept requires leaders to focus not only on short-term results but also on long-term impacts on society. Study (Anwar, 2025b) study confirms that the transformation of Islamic banking is successful when the values of trustworthiness and justice are used as the basis for decision-making. This principle is in line with the needs of educational institutions, which often face a dilemma between quality and accessibility. Educational management that only pursues formal accreditation has the potential to neglect the substantive quality of learning. By adopting Islamic banking values, educational institutions can build a more balanced management system. The value of justice encourages the proportional distribution of resources. Meanwhile, the principle of trust strengthens the ethos of pedagogical leadership.

Empirical evidence shows that many Islamic educational institutions still face issues of governance, human resource professionalism, and institutional sustainability. This situation is similar to the initial challenges faced by Islamic banking before undergoing systemic transformation. Research on the transformation of the Islamic banking system shows that significant change only occurs when Islamic economic values are integrated substantially, not symbolically (Muhammad Rizky Dwi Kurniawan & Fauzatul Laily Nisa, 2024). This lesson is relevant to the world of education, which is often trapped in religious symbolism without managerial reinforcement. Islamic education needs a transformation model that is not only normative but also applicable. Islamic banking offers a concrete example of how Islamic values can be operationalized in modern governance. This reinforces the argument that Islamic banking values can be a driver of educational management transformation. Thus, education becomes not only a moral institution but also a professional organization.

Effective pedagogical leadership requires the ability to integrate organizational values, vision, and practices. In this context, Islamic banking values such as transparency and accountability are highly relevant. Transparency in financial and academic management can increase the trust of the academic community. Accountability encourages leaders to be responsible for the quality of the educational process and outcomes. Studies on Islamic education management emphasize that weak transparency often triggers internal conflicts and a decline in quality (Hendriawan et al., 2026). By adopting Islamic governance principles, educational institutions can build a more ethical monitoring system. This also strengthens the role of leaders as moral role models. Pedagogical leadership becomes more meaningful and transformative.

Previous research on the integration of Islamic economic values in the non-financial sector is still relatively limited, especially in the context of educational management. Most studies still focus on normative aspects without linking them to leadership practices. In fact, the transformation of Islamic banking shows that the success of an institution is largely determined by value-based leadership (Hasanah & Maghfiroh, 2024). This gap is the research gap in this study. Education as a strategic sector requires a management model that is able to respond to global challenges without losing its value identity. Islamic banking values offer an institutionally

tested ethical framework. The integration of these values with pedagogical leadership has the potential to produce a more adaptive educational management model. Therefore, this study is academically important and relevant.

In the Indonesian context, the urgency of transforming education management is growing stronger in line with demands for improved quality and global competitiveness. Islamic educational institutions are required to excel not only spiritually, but also professionally in their management. However, reality shows that there is a gap between the ideal vision and managerial practice. Sharia banking values, which emphasize a balance between profit and *maslahat* (public interest), can serve as inspiration. This principle is relevant in responding to the growing challenge of the commercialization of education. Education should not be positioned solely as an economic commodity. With an Islamic economic approach, education can be managed in a sustainable and equitable manner. This strengthens the position of education as an instrument of human development.

The transformation of education management based on Islamic banking values also has implications for human resource development. Islamic banking places competence and integrity as the two main pillars of human resource management. This approach is relevant to education, which often faces issues of professionalism among educators and managers. Study (Srimulyani et al., 2023) confirms that the success of institutional transformation is highly dependent on the quality of human resources who understand the basic values of the organization. Pedagogical leadership plays an important role in building a value-based organizational culture. By integrating Islamic values, the process of developing human resources in education can be more systematic and sustainable. This encourages the creation of a healthy learning environment. Education is also able to produce graduates with character and competence.

Based on this description, it can be argued that sharia banking values have great potential as drivers of educational management transformation. These values are not only normatively relevant but also applicable in leadership practice. Pedagogical leadership requires a strong foundation of values in order to drive substantive change. Previous studies have mostly discussed Islamic banking and education separately. Therefore, an integrative study between Islamic economics and educational management is still an open academic field. This approach is expected to enrich the scientific knowledge of Islamic education. In addition, this study also has practical implications for educational institution managers. Thus, this study has strong theoretical and practical relevance.

Considering these various challenges and opportunities, this study places Islamic banking values as the main analytical framework in understanding the transformation of educational management. The Islamic economics approach is combined with the concept of pedagogical leadership to produce a comprehensive perspective. The main thesis of this study asserts that the transformation of educational management will be more effective if it is based on the values of justice, trustworthiness, and sustainability. These values have been tested in modern Islamic banking practices. Therefore, education can learn from the experience of the Islamic financial sector's transformation. This study is expected to contribute conceptually to the development of Islamic educational management theory. In addition, the results of this study are also expected to serve as a practical reference for educational institution leaders. Thus, education can play a more strategic role in the development of civilization.

RESEARCH METHOD

This study uses a qualitative approach with a literature review design oriented towards conceptual analysis and theoretical synthesis. This approach was chosen because the main objective of the study is not to test causal relationships statistically, but rather to understand, interpret, and formulate a construct of thinking about the role of Islamic banking values in the transformation of educational management and pedagogical leadership. Literature studies allow researchers to systematically explore ideas, theories, and findings from previous studies in order to construct a comprehensive and contextual analytical framework (Rustyawati & Syifa, 2025). This method is considered relevant for answering normative, philosophical, and strategic questions, especially in the study of Islamic economics and Islamic education management, which

emphasize the integration of values and institutional practices. With this approach, the research focuses on the depth of analysis, not on statistical generalization. Therefore, the validity of the research is emphasized more on the strength of the argument and the logical consistency between concepts.

The research data sources consist of secondary data obtained from reputable national and international scientific journal articles, academic books, official institutional reports, and scientific publications relevant to the themes of Islamic banking, Islamic economics, education management, and pedagogical leadership. The selection of sources was done purposively with the following criteria: relevance of substance, credibility of authors and publishers, and recency of issues, especially those discussing institutional transformation in the contemporary era (Marlina et al., 2024). The data collection process was carried out by searching academic databases such as Google Scholar and national journal portals, with an emphasis on works that examine sharia values, organizational governance, and value-based leadership. All sources used were critically analyzed to avoid normative bias and repetition of arguments. Thus, the data used was not only descriptive but also reflective and analytical.

Data analysis was carried out through the stages of data reduction, concept categorization, and thematic synthesis. In the reduction stage, the researchers sorted out key concepts related to Islamic banking values, educational management, and pedagogical leadership. Next, these concepts were categorized based on major themes, such as Islamic ethical values, institutional governance, and the role of leadership in organizational transformation. The final stage, conceptual synthesis, was carried out by linking literature findings dialogically to construct a complete and coherent framework of understanding (Darmalaksana, 2020). The validity of the analysis is maintained through source triangulation and consistency of interpretation between references. This approach enables the study to produce an in-depth understanding of how Islamic banking values can function as drivers of educational management transformation within the framework of Islamic economics and pedagogical leadership.

RESULT AND DISCUSSION

The results of the analysis show that the core values of Islamic banking such as trustworthiness, fairness, transparency, and social responsibility have strong relevance in driving the transformation of education management. Trustworthiness, for example, is not only understood as personal integrity, but also as the basis for accountable educational institution governance that is oriented towards the common good. This finding is in line with the views of Wardany and Anwar (2021), who emphasize that Islamic values serve as an ethical framework for organizational decision-making. In the context of education, these values are reflected in management practices that are more open, participatory, and quality-oriented. Educational management, which was previously administrative in nature, tends to shift towards a value-based strategic model. This change strengthens the legitimacy of educational institutions in the eyes of stakeholders. Thus, Islamic banking values serve as the ethical foundation for institutional transformation.

The application of Islamic banking values encourages significant changes in educational leadership patterns. Pedagogical leadership is no longer understood solely as the technical ability to manage learning, but as a process of influencing and building an academic culture that is fair and oriented towards human development. The studies analyzed show that educational leaders who internalize Islamic values tend to place ethics, moral responsibility, and exemplary behavior at the core of leadership (Irvan Dian Budiarto, 2024). This has an impact on increasing the trust of lecturers, teachers, and educational staff in institutional leaders. Value-based pedagogical leadership has also been proven to reduce internal conflict and increase collaboration. In other words, sharia banking values serve as a source of leadership legitimacy. This leadership transformation is an important prerequisite for sustainable change in educational management.

The results of the study also reveal a close relationship between Islamic banking values and the strengthening of educational organizational culture. An organizational culture built on the principles of justice and balance encourages the creation of a more inclusive and humanistic work environment. An analysis of various literature shows that educational institutions that

adopt Islamic economic values tend to have higher levels of organizational commitment (Suminto et al., 2020). The work culture is no longer oriented towards structural compliance alone, but towards a collective awareness of educational goals. This strengthens the institution's adaptability in facing external changes. These findings show that sharia values act as a social glue in educational organizations. Thus, the transformation of educational management is not only structural but also cultural.

Furthermore, the results of the study show that sharia banking values contribute to strengthening sustainability-oriented educational governance. The principles of prudence and accountability that are common in Islamic banking encourage educational institutions to manage resources more efficiently and responsibly. These findings are in line with Darmalaksana (2020), who emphasizes the importance of a value-based approach in building institutional sustainability. In practice, educational management that adopts these values tends to be more selective in policy-making and program planning. Strategic decisions are not only based on short-term considerations but also on the long-term impact on the quality of education. This indicates a paradigm shift from reactive management to visionary management. Islamic banking values, in this context, serve as policy control instruments.

The analysis also shows that the integration of Islamic banking values strengthens the orientation of human resource development in education. Education is understood not merely as a process of knowledge transfer, but as an effort to simultaneously shape character and competence. This finding is consistent with Anwar's (2023) study, which emphasizes the importance of balancing professional competence and moral integrity in Islamic education. Sharia-based education management tends to place human resource development as a long-term investment. Training and development programs are directed at building ethical awareness, not just technical skills. This approach has an impact on improving the quality of educational services. Thus, Islamic banking values contribute directly to improving the professionalism of educators and educational personnel.

The study shows a gap between the potential of Islamic banking values and their implementation in education management. Although these values are normatively recognized as important, their implementation is often still symbolic and has not been systematically internalized. These findings reinforce previous research stating that value transformation requires consistent leadership and integrated policies (Anwar, 2025a). The disconnect between vision and practice is one of the main obstacles to transformation. This shows that the success of educational management transformation is not only determined by the adoption of values, but also by institutional capacity. Therefore, Islamic banking values must be translated into concrete operational policies. Without this, transformation tends to be partial.

Overall, the research results confirm that Islamic banking values have strategic potential as drivers of educational management transformation through an Islamic economic approach and pedagogical leadership. These values serve not only as ethical guidelines but also as a strategic framework in the management of educational institutions. These findings enrich the discourse on educational management with an Islamic economic perspective, which has been limited so far. The integration of Islamic banking values has proven to be able to strengthen governance, leadership, and the culture of educational organizations. Thus, Islamic value-based educational management transformation is not just an alternative, but a strategic necessity in facing contemporary educational challenges. These results also confirm the theoretical contribution of this research to the development of Islamic educational management.

Sharia Banking Values and Educational Management Reconstruction

The transformation of educational management from an Islamic economic perspective cannot be separated from the internalization of sharia banking values as an ethical and strategic foundation. Research findings show that the values of trust, justice, and transparency play a significant role in shaping a more accountable and welfare-oriented pattern of educational institution management. Education management based on these values no longer places

administrative efficiency as the main objective, but rather a balance between organizational performance and social responsibility. This perspective is in line with the views of Wardany and (Saefullah et al., 2023), who emphasize that Islamic economic values function as a normative framework in institutional governance. Education management that adopts sharia values tends to be more cautious in strategic decision-making. A long-term orientation becomes a dominant feature in the planning process. This transformation marks a paradigm shift in education management from technocratic to ethical-transformative.

Sharia banking values also contribute to strengthening the control function in education management. The principle of prudence, which is a characteristic of sharia banking, encourages educational institutions to manage resources in a more measured and responsible manner. This practice is evident in the increased attention to budget transparency, program evaluation, and institutional performance accountability. Studies on the transformation of Islamic education management show that value-based governance can curb opportunistic managerial practices (Susila et al., 2024). This approach strengthens the legitimacy of educational institutions in the eyes of the public. The trust of stakeholders is an important social capital for the sustainability of institutions. Sharia values in this context serve as an effective internal control mechanism.

The reconstruction of value-based education management in Islamic banking also impacts changes in institutional policy orientation. Education policy is no longer merely responsive to external demands but is proactively designed with moral values and long-term goals in mind. (Haryono et al., 2022) emphasize that value-based organizations have a higher adaptability to environmental changes. The findings of this study reinforce this argument in the context of Islamic education. Value-oriented education management tends to be more consistent between vision, mission, and operational practices. This consistency is key to maintaining the sustainability of transformation. Without the integration of values, managerial changes have the potential to be temporary.

The integration of Islamic banking values also encourages the emergence of a more participatory educational organizational culture. Decision-making is no longer centered solely on leadership but involves various elements of the institution proportionally. This culture reflects the principles of justice and deliberation that are at the core of Islamic economics. (Lyu et al., 2025) states that a value-based organizational culture strengthens a sense of collective ownership and responsibility. The findings show an increase in the work commitment of educators and educational staff in institutions that internalize Islamic values. The work environment becomes more conducive to innovation and collaboration. The transformation of educational management, thus, takes place structurally and culturally.

Conceptually, Islamic banking values serve as a bridge between the dimensions of Islamic economics and modern educational management practices. These values enable educational institutions to respond to demands for efficiency without losing their ethical orientation. (Samsudin et al., 2015) asserts that a value-based approach is an important foundation for sustainable institutional development. The findings of this study extend this understanding to the context of educational management. The integration of sharia values has proven to enrich managerial practices that have been dominated by conventional approaches. This contribution strengthens the position of Islamic economics as a source of inspiration for institutional transformation. Sharia-based educational management has emerged as a strategic alternative relevant to contemporary challenges.

Islamic Economic Value-Based Pedagogical Leadership

Pedagogical leadership in Islamic educational institutions has been significantly strengthened when integrated with sharia banking values. Research findings show that leadership is no longer understood as merely an administrative function, but as a process of shaping an ethical academic culture. The values of trustworthiness and moral responsibility are the main foundations of leadership practice. This perspective is in line with studies of Islamic educational leadership that emphasize the importance of leadership role models and integrity (Juhaidi et al., 2025). Value-based pedagogical leadership can create a more conducive learning

climate. The relationship between leaders and the academic community becomes more dialogical. This transformation strengthens the role of leaders as agents of change.

Islamic economic value-based leadership also has an impact on improving the quality of pedagogical decision-making. Strategic decisions not only consider short-term effectiveness but also their moral and social implications. Wardany and Anwar (2021) emphasize that ethical leadership has a positive correlation with organizational performance. The findings of this study confirm the relevance of this concept in the context of education. Educational leaders who internalize Sharia values tend to be more consistent in implementing policies. This consistency strengthens internal and external trust. Value-based pedagogical leadership, therefore, becomes a key factor in the success of educational management transformation.

Another dimension that is strengthened is the ability of pedagogical leadership to manage conflicts and differences of interest. The values of justice and balance encourage leaders to take a moderate and inclusive position. This approach reduces the potential for structural conflict within educational institutions. Haryono et al. (2024) state that value-based leadership can strengthen organizational cohesion. Research findings show a decrease in resistance to change in ethically led institutions. The academic environment becomes more open to innovation. Sharia-based pedagogical leadership serves as a catalyst for transformation.

Pedagogical leadership also plays a role in ensuring the sustainable internalization of Sharia banking values. Leaders not only function as decision makers, but also as role models in the application of values. Anwar (2023) emphasizes that the internalization of values requires consistent exemplary behavior. Research findings show that the absence of role models is a major obstacle to transformation. Strong pedagogical leadership can bridge the gap between normative vision and operational practice. This process strengthens the integration of values into institutional culture. The transformation of educational management becomes more sustainable.

In the context of Islamic economics, value-based pedagogical leadership has strategic implications for the development of Islamic education. This type of leadership enables educational institutions to contribute to holistic human development. Darmalaksana (2020) emphasizes the importance of a value-based approach in human resource development. The research findings extend this idea to educational leadership practices. The integration of Islamic banking values strengthens the ethical dimension of pedagogical leadership. Educational leadership is no longer instrumental but transformative. This contribution enriches the theory of Islamic educational leadership.

Implications of Transformation for Governance and Sustainability in Education

The transformation of education management based on Islamic banking values has direct implications for institutional governance. The findings show that value-based governance encourages educational institutions to adopt sustainability principles in all policies. The principles of prudence and accountability form the basis of resource management. (Maftuhah, 2021) emphasize that value-based governance strengthens organizational resilience. These findings demonstrate the relevance of these principles in the context of education. Educational governance becomes more adaptive to external changes. Institutional sustainability is understood not only in financial terms, but also in social and moral terms.

The sustainability of education is also influenced by the institution's ability to manage human resources strategically. Sharia banking values encourage the development of human resources that balance professional competence and moral integrity. Anwar (2023) emphasizes that value-based human resource development is a long-term investment. The research findings show that educational institutions that internalize sharia values tend to have higher levels of professionalism. HRD programs are directed at character building and work ethic. This approach strengthens the quality of educational services. The transformation of educational management becomes more sustainable.

Another implication is seen in the increased competitiveness of Islamic educational institutions. Value-based governance strengthens institutional identity amid global competition. Study (Qufni, 2022) state that value-based organizations have strong differentiation. Research findings confirm that Islamic banking values can be a source of competitive advantage.

Educational institutions compete not only on academic aspects, but also on integrity and reputation. This differentiation increases public trust. The transformation of value-based education management into a relevant adaptive strategy.

Limitations in the implementation of Islamic banking values also emerged as an important finding. The internalization of values is often still normative and not yet fully institutionalized. Darmalaksana (2020) emphasizes that value transformation requires a systematic and continuous process. The research findings show that the absence of clear operational policies is a major obstacle. Inconsistent governance weakens the impact of transformation. Therefore, the integration of Islamic values needs to be translated into regulations and evaluation mechanisms. The transformation of education management requires strong institutional commitment.

Overall, this discussion confirms that Islamic banking values have strategic implications for the transformation of educational management and its sustainability. The integration of Islamic economic values and pedagogical leadership strengthens governance, organizational culture, and human resource development. These findings enrich the discourse on Islamic educational management with an applicable value perspective. Value-based transformation is not merely a normative choice, but a strategic necessity. The contribution of this research lies in strengthening the relationship between Islamic economics and educational management. These implications open up opportunities for developing more sustainable and competitive Islamic education models.

CONCLUSION

This study shows that Islamic banking values play a strategic role in driving educational management transformation through an Islamic economic approach and pedagogical leadership. The values of trustworthiness, justice, transparency, and social responsibility not only serve as ethical guidelines, but also shape more accountable and welfare-oriented managerial practices. The integration of these values encourages a paradigm shift in educational management from an administrative approach to a value-based and long-term vision management model. This change strengthens the legitimacy of educational institutions and increases stakeholder confidence in institutional governance. The research findings indicate that Islamic economic value-based pedagogical leadership plays a central role in ensuring the sustainability of educational management transformation.

Leadership is not understood solely as a structural function, but as a process of shaping an academic culture that is fair and oriented towards human development. Educational leaders who internalize Islamic banking values are able to translate normative visions into consistent policies and operational practices. The exemplary nature and integrity of leaders emerge as key factors in strengthening the internalization of values at the institutional level. This condition makes pedagogical leadership the foundation of sustainable transformation.

The transformation of education management based on Islamic banking values also has an impact on strengthening governance and institutional sustainability. The principles of prudence and accountability encourage more efficient and responsible resource management. The development of human resources in education is directed not only at improving professional competence but also at building moral integrity. This approach strengthens the identity and competitiveness of Islamic educational institutions amid the dynamics of modern education. Implementational challenges still arise when values are not fully institutionalized in policies and evaluation mechanisms. Therefore, institutional commitment and leadership consistency are the main prerequisites for the success of value-based educational management transformation.

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