



Digital Financial Governance Innovation: Strengthening Financial Accountability through Application-Based Training for Islamic School Managers and Treasurers

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Abstract : The need for transparent and accountable financial management requires educational institutions to transform conventional administrative practices into digital-based governance systems. However, many school financial administrators still face challenges in utilizing digital technology for financial recording, documentation, and reporting. This community service program aims to strengthen financial accountability through application-based digital financial management training for school managers and treasurers. The program was implemented through three stages: strengthening digital financial governance understanding, practical application training, and continuous mentoring. The results showed that the program improved participants' understanding of digital financial governance and encouraged the transformation of financial administration practices through more systematic recording, organized documentation, and efficient reporting processes. Continuous mentoring also strengthened participants' confidence and commitment to implementing sustainable digital financial management practices. This program highlights that digital transformation requires the integration of technology, human competence, and institutional commitment. Its novelty lies in positioning digital financial management training as a governance transformation strategy rather than merely technical application training.

Keywords : Digital Financial Governance; Financial Management Training; Digital Transformation; Educational Management.

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INTRODUCTION

Despite unprecedented advances in digital transformation, many educational institutions still manage their financial resources through fragmented, manual, and inefficient administrative practices, creating a critical gap between technological progress and institutional accountability (Adeoye et al., 2025; Ibáñez-Carpena & Benito, 2019; Qin et al., 2018). While schools increasingly adopt digital solutions for teaching, learning, and communication, financial governance remains one of the least transformed areas of educational management (Husnan, 2023; Niwagaba, 2025). This condition creates a paradox in which institutions may demonstrate technological advancement in academic services while continuing to rely on conventional financial procedures that are vulnerable to recording errors, delayed reporting, and limited transparency (Zainal et al., 2022). Therefore, digital transformation in education should not be viewed merely as the adoption of technological tools but as a comprehensive governance reform that enables institutions to manage resources more efficiently, responsibly, and accountably.

Financial governance has become an increasingly important aspect of educational institutional sustainability because it determines how resources are planned, utilized, monitored, and reported to support educational objectives (Falloon, 2020; Muslim Mubarak et al., 2025). In Islamic education institutions, financial accountability carries a broader meaning beyond administrative compliance, as it is closely connected with institutional trust, ethical responsibility, and stakeholder confidence (Ibrahim et al., 2023). School managers and treasurers serve as key actors in maintaining financial integrity through effective planning, transaction management, documentation, and reporting processes (Hanif et al., 2023). However, many institutions continue to face challenges in developing systematic financial governance due to limited digital competencies, inconsistent financial recording practices, and the absence of integrated management mechanisms that support transparent decision-making.

The complexity of financial management in educational institutions has increased alongside growing demands for accountability from communities, foundations, parents, and regulatory bodies. Conventional financial administration practices, such as manual bookkeeping and separated documentation systems, often create difficulties in maintaining accurate financial records and producing timely reports (Segura & VallsMartínez, 2018). These challenges may reduce the effectiveness of financial monitoring and limit institutional leaders' ability to make evidence-based decisions (Duffy et al., 2021; Majid et al., 2023). Although schools have increasingly recognized the importance of digitalization, the transformation of financial management systems remains relatively slower compared with other areas of educational technology adoption (Fatmawati et al., 2024; Li et al., 2022). This situation highlights the need for interventions that strengthen not only technological access but also the capacity of financial administrators to utilize digital systems strategically.

Previous studies have demonstrated that digital financial management systems can improve administrative efficiency, minimize human errors, facilitate data organization, and strengthen transparency in organizational financial processes. Digital applications enable institutions to automate financial recording, monitor transactions systematically, and generate structured reports that support better accountability (Dobija et al., 2023; Geletu & Mihiretie, 2023). In educational contexts, digital governance has also been associated with improved institutional effectiveness because it enhances coordination, monitoring, and data-driven management practices (Mundiri et al., 2025; Rissola et al., 2022). Nevertheless, existing discussions have predominantly emphasized the technical implementation of financial applications, focusing on the availability and functionality of digital platforms rather than examining how institutional actors develop the capacity to integrate these technologies into accountable governance practices.

This limitation reveals an important gap in current digital transformation initiatives. The presence of digital financial applications does not automatically result in improved accountability because successful implementation depends on users' competencies, managerial understanding, and organizational readiness. Many digitalization programs tend to position technology as the primary solution while overlooking the human and governance dimensions required for sustainable transformation. In educational institutions, particularly Islamic schools, strengthening financial accountability requires a balanced approach that combines digital literacy, financial management competence, and governance awareness among those responsible for institutional financial processes.

To address this gap, this initiative introduces Digital Financial Governance Innovation as an approach that reframes application-based training from a technical skill-development activity into a broader governance transformation strategy (Fatmawati et al., 2024; Mahsusi et al., 2024). Unlike conventional training programs that primarily focus on teaching users how to operate digital applications, this approach emphasizes how technology can be strategically utilized to strengthen financial accountability practices (Moon et al., 2024; Schiuma et al., 2024). The novelty of this approach lies in integrating digital competency development with accountability-oriented financial governance, positioning managers and treasurers not merely as application users but as agents of institutional financial transformation. Through this perspective, digital applications become instruments for improving transparency, strengthening control mechanisms, and supporting responsible financial decision-making.

Furthermore, this approach contributes to the development of sustainable digital governance models in Islamic education institutions by emphasizing the relationship between technology, human capacity, and institutional practices. The success of digital financial transformation depends not only on the adoption of appropriate tools but also on the ability of institutional actors to embed these tools into daily administrative routines. Therefore, empowering school managers and treasurers through structured application-

based training represents an essential strategy for ensuring that digital financial systems generate meaningful improvements in accountability and governance quality.

Based on this rationale, this program aims to strengthen financial accountability among Islamic school managers and treasurers through application-based digital financial governance training. Specifically, the initiative seeks to enhance participants' capacity to utilize digital financial management systems and promote more accountable financial practices within educational institutions. The expected contribution of this program is the establishment of a digitally supported financial governance culture that enables Islamic education institutions to manage resources more transparently, systematically, and sustainably.

METHOD

This community service program employed a participatory training and mentoring approach to strengthen digital financial governance capacity among Islamic school managers and treasurers. This approach was selected because improving financial accountability cannot be achieved merely through the introduction of digital applications but requires active involvement, practical experience, and continuous assistance for participants in integrating digital systems into their institutional financial practices. The participatory approach emphasizes collaboration between the service team and participants, allowing the program to address actual financial management challenges while simultaneously developing participants' competencies through contextual learning experiences.

The implementation of the program was conducted through several interconnected stages involving coordination, training, mentoring, and evaluation activities. The initial stage focused on coordination and needs identification between the service team and institutional representatives. This stage aimed to identify existing financial management practices, challenges encountered by managers and treasurers, and the level of participants' readiness in adopting digital financial management systems. Through discussions and preliminary observations, the service team developed a training design that was aligned with participants' needs, particularly related to financial recording, transaction documentation, reporting procedures, and the utilization of digital applications to support accountable financial governance.

The second stage was the implementation of application-based training activities designed to improve participants' understanding and practical skills in digital financial management. The training was organized through an interactive workshop model combining conceptual explanation, demonstrations, discussions, and hands-on practices. The theoretical sessions introduced the principles of digital financial governance, the importance of accountability in educational institutions, and the role of digital systems in improving financial transparency. Meanwhile, practical sessions guided participants in utilizing digital financial applications for managing financial records, organizing transaction data, and developing more systematic financial administration procedures. This combination of theoretical and practical learning enabled participants to understand not only how to operate digital tools but also why these tools are important for strengthening institutional governance.

Following the training stage, mentoring activities were conducted to ensure that participants were able to apply the acquired knowledge within their respective financial management contexts. During this stage, the service team provided continuous guidance in implementing digital financial practices, assisting participants in adapting the application features to their existing administrative procedures, and addressing technical or managerial challenges that emerged during implementation. The mentoring process was conducted through direct assistance and consultation sessions, allowing participants to receive personalized support according to their institutional conditions. Through this process, digital financial management was gradually integrated into daily administrative routines rather than remaining limited to training activities.

The final stage involved evaluation activities to measure the effectiveness of the program and identify changes in participants' competencies and financial management practices. The evaluation was conducted through observation, participant feedback, discussions, and assessment of participants' ability to implement digital financial governance practices. The indicators evaluated included participants' understanding of digital financial management concepts, their ability to utilize application-based financial systems, and their readiness to implement more accountable financial administration procedures. The evaluation results were also used as a basis for improving future mentoring activities and ensuring the sustainability of digital financial governance implementation.

Throughout the implementation process, the program applied the principles of partnership, active participation, and contextual problem-solving. Participants were positioned not merely as recipients of training but as active partners who contributed experiences, identified challenges, and developed solutions together with the service team. This collaborative mechanism encouraged an open learning environment where financial management problems could be discussed collectively and transformed into opportunities for institutional improvement. Therefore, the method was expected to produce sustainable outcomes by strengthening both technological competence and governance awareness among Islamic school managers and treasurers in developing more transparent and accountable financial management practices.

RESULT AND DISCUSSION

1. Digital Financial Governance Competence among Islamic School Financial Administrators

The first finding of this community service program was the strengthening of digital financial governance competence among Islamic school managers and treasurers. This finding indicates that the improvement of financial accountability begins with developing the capacity of individuals who are directly responsible for managing institutional financial processes. Before the implementation of the program, participants had already carried out financial management activities within their institutions; however, these practices were still predominantly based on conventional administrative procedures. Financial records, transaction documentation, and reporting processes were

generally managed through manual systems, resulting in challenges related to data organization, financial monitoring, and report preparation.

The initial condition shows that the main issue was not merely the absence of financial procedures but the limited integration between financial management practices and digital governance mechanisms. Managers and treasurers understood the importance of maintaining institutional finances, but they had not fully utilized digital technology as a means of strengthening accountability. Consequently, financial information was often available but not optimally structured to support transparent monitoring and institutional decision-making.

To address this condition, the program began with a digital financial governance strengthening activity through workshops and interactive discussions. The training focused on introducing the relationship between digital transformation and accountable financial management. Participants were provided with an understanding that digital financial governance does not only refer to the use of financial applications but also involves systematic planning, accurate recording, transparent documentation, and responsible reporting.

The training process involved several activities, including the delivery of conceptual materials, discussion of financial management problems experienced by participants, demonstration of digital financial applications, and practical exercises. Through these activities, participants were encouraged to reflect on their existing financial management practices and identify opportunities for improvement through digital transformation.



Figure 1. Digital Financial Governance Strengthening Activities for School Managers and Treasurers

The activity presented in Figure 1 illustrates the initial stage of the program implementation, where participants were involved in the process of strengthening their understanding of digital financial governance through knowledge sharing and interactive learning activities. The interaction between facilitators and participants became an essential part of the learning process because the activity was not limited to the delivery of theoretical materials but also encouraged participants to share their

experiences, identify challenges, and discuss possible solutions related to institutional financial management transformation. Through this participatory approach, participants were positioned not merely as recipients of information but as active partners in the learning process, allowing the training materials to be contextualized according to their actual administrative conditions and needs. This process helped managers and treasurers develop awareness that digital technology should not be perceived merely as an administrative tool but as a strategic governance instrument that supports systematic financial recording, transparent documentation, and improved institutional accountability.

During the conceptual strengthening stage, participants were introduced to several important aspects of digital financial governance, including the role of technology in improving financial transparency, the importance of structured financial documentation, and the relationship between digital systems and institutional accountability (Baycheva-Merger et al., 2024; Haleem et al., 2024). The facilitators emphasized that digital applications should not be understood merely as replacements for manual recording systems but as mechanisms that can improve the quality of governance through better data management, easier monitoring, and more reliable reporting processes (Badr et al., 2024). This understanding became an important step in preparing participants to accept and implement digital financial management practices.

The results of this stage showed that participants gradually developed a stronger understanding of the importance of digital-based financial management. They began to recognize that accountability is not only measured by the existence of financial reports but also by the quality of financial processes behind those reports. Before the program, financial reports were often viewed as the primary indicator of accountability. However, through the training process, participants developed a broader perspective that accountability begins from the accuracy of transaction recording, the availability of supporting documents, the consistency of financial procedures, and the ability to provide transparent financial information when required by institutional stakeholders.

This change in understanding represents an important shift in participants' financial management mindset. Participants started to perceive financial administration not merely as a routine responsibility but as an integral component of institutional governance. Systematic recording, organized documentation, and easily accessible financial information became understood as essential elements of institutional accountability. Such awareness is particularly important in educational institutions because financial management is closely related to institutional trust, sustainability, and stakeholder confidence.

Furthermore, the initial stage of the program also helped participants recognize the limitations of conventional financial management practices. Through discussions and reflection activities, participants identified that manual-based systems often created

challenges in maintaining consistency, organizing financial data, and preparing reports efficiently (Karim et al., 2025). These challenges became the basis for introducing digital solutions that were not intended to replace existing financial responsibilities but to strengthen and improve the effectiveness of financial governance processes.

The findings from this stage indicate that strengthening understanding is a critical prerequisite for successful digital transformation. Participants need to understand the purpose, benefits, and governance implications of technology before they can effectively adopt digital systems. Without this foundational awareness, digital applications may only be perceived as additional technical requirements rather than strategic instruments for institutional improvement.

This finding confirms that digital transformation in educational financial management requires human capacity development as a primary foundation. The availability of digital applications alone cannot guarantee improved governance if users do not possess sufficient competence to utilize them effectively. Technology adoption is strongly influenced by users' understanding, confidence, and ability to integrate digital systems into existing organizational practices (Rusdiah et al., 2025). Therefore, the transformation process must consider both technological readiness and human readiness.

In this context, this program positions training as a capacity-building strategy that connects technological utilization with accountability improvement. Unlike approaches that focus only on introducing digital tools, this program emphasizes the development of participants' knowledge, awareness, and practical readiness to use technology as part of institutional governance (Kröplin et al., 2024; Mohsen et al., 2024). The strengthening of participants' understanding at this initial stage became the foundation for subsequent practical implementation and mentoring activities, ensuring that digital financial management could be adopted not only as a technical procedure but also as a sustainable governance practice within Islamic education institutions.

2. Transforming Financial Administration Practices through Application-Based Digital Management

The second finding of this program was the transformation of financial administration practices through the implementation of digital financial applications. After strengthening participants' understanding of digital financial governance, the program continued with practical activities aimed at transforming existing financial management procedures into more structured digital-based practices.

Before the implementation of digital systems, participants commonly experienced several administrative challenges, including scattered financial documents, difficulties in tracking transaction histories, and limitations in preparing financial reports efficiently. Although manual procedures had supported daily financial activities, these approaches

required considerable time and effort, particularly when institutions needed to review financial information or prepare accountability reports.

To overcome these challenges, the service team conducted practical training sessions that allowed participants to directly apply digital financial management procedures. The practical activities included financial data input, transaction recording, financial categorization, document organization, and preparation of financial reports through digital platforms. The activities were designed based on participants' actual administrative conditions so that the implementation process could be directly connected with their institutional needs.

PENERIMAAN				PENGELUARAN			
TANGGAL	URAIAN	NO. BUKTI	JUMLAH (Rp.)	TANGGAL	URAIAN		
10 April 2025	Saldo Awal 2025	1	Rp1.728.000	2 Mei 2025	Penyusutan Perangkat		
10 April 2025	Donasi Dana dari Bakti	2	Rp1.000.000	10 Mei 2025	Penyusutan Perangkat		
				10 Mei 2025	Penyusutan ATK		
				20 Mei 2025	Rapat Evaluasi		
JUMLAH PENERIMAAN			Rp728.000	JUMLAH PENGELUARAN			
JUMLAH TOTAL			Rp728.000	SALDO AKHIR			
				JUMLAH TOTAL			

a. Saldo Akhir Buku Kas Umum dibagi dengan koefisien buku sebagai berikut:		
A	Jumlah Penerimaan	Rp. (728.000)
B	Jumlah Pengeluaran	Rp. 800.000
C	Saldo Akhir (A-B)	Rp. (1.228.000)

Figure 2. Practical Implementation of Digital Financial Management Application

The figure 2 illustrates the practical implementation stage of digital financial management, where participants were directly involved in practicing the use of digital financial applications with guidance from the service team. This activity reflects the transition from conceptual understanding to actual application, in which managers and treasurers began to apply digital financial procedures according to their institutional responsibilities. Through direct assistance and hands-on practice, participants were guided to explore the functions of the digital system, including recording financial transactions, organizing financial data, managing supporting documents, and preparing financial information in a more structured manner. The practical approach enabled participants to experience how digital technology could simplify financial administration processes while improving the accuracy and accessibility of financial data. Rather than introducing technology as a separate system, the training emphasized the integration of

digital applications into existing financial workflows, allowing participants to understand the relevance of each feature based on their daily administrative needs. This implementation stage became an important process in transforming conventional financial management practices into more systematic, efficient, and accountable digital-based governance.

The practical implementation process also created an opportunity for participants to identify the differences between conventional and digital financial management approaches. Through direct experience, participants recognized that digital systems could reduce administrative complexity by providing a more organized mechanism for storing, processing, and retrieving financial information. The service team continuously provided guidance during the implementation process to ensure that participants could adapt digital procedures according to their institutional conditions. This mentoring-oriented practice was important because technology adoption often requires gradual adjustment, particularly for users who previously relied on manual administrative procedures. Therefore, the practical training stage functioned not only as a skill-development activity but also as a transition process from traditional financial administration toward a more structured digital governance system.

The implementation process revealed several important changes in participants' financial administration practices. First, digital applications helped participants organize financial information more systematically. Previously, financial data were often stored in separate documents, making retrieval and monitoring processes more complicated, especially when institutions needed to review transaction histories or prepare financial accountability reports. The separation of financial records sometimes caused difficulties in ensuring data consistency because information had to be collected from different sources before it could be analyzed or reported. Through digital management systems, financial records became more structured, integrated, and easier to manage because transaction data could be organized within a systematic framework. This improvement supported participants in maintaining more accurate financial information and reducing the possibility of incomplete or duplicated records.

The transformation in financial data management also influenced the way participants approached financial monitoring. Before the implementation of digital systems, monitoring financial activities often depended on individual administrators who were responsible for maintaining and updating records manually. This condition created challenges in ensuring that financial information remained available and understandable when required by institutional leaders or stakeholders. After the implementation of digital financial management procedures, participants experienced greater convenience in monitoring financial activities because information could be

accessed and reviewed more efficiently. The availability of organized digital records encouraged participants to develop more consistent management practices and strengthened their ability to provide financial information in a timely manner.

Second, digital implementation improved participants' awareness of the importance of consistent documentation. Participants began to understand that every financial transaction requires proper recording and supporting evidence to ensure accountability. Through the digital management process, documentation was no longer viewed merely as an administrative requirement but as an essential component of institutional transparency. The training emphasized that accurate financial records provide a foundation for responsible decision-making because they enable institutions to evaluate financial conditions based on reliable information. As participants practiced managing transaction data digitally, they became more aware of the relationship between documentation quality and institutional accountability.

Third, digital systems supported more efficient reporting processes because financial information had already been organized during the recording stage. In conventional systems, preparing financial reports often required additional time because administrators needed to collect, verify, and reorganize scattered financial data. The implementation of digital financial management procedures simplified this process because financial information was recorded systematically from the beginning. Participants experienced that digital systems could reduce repetitive administrative work and allow them to focus more on financial analysis and management improvement. This change represents an important shift from administrative burden toward more strategic financial governance practices.

The transformation demonstrates that digital financial applications function not only as technological tools but also as mechanisms for improving administrative discipline and institutional management quality. The process encouraged participants to develop more organized financial management habits and strengthened their awareness that financial administration is an important component of institutional governance. Through the integration of digital systems into daily financial activities, participants gradually developed greater responsibility in maintaining financial records, managing documentation, and ensuring that financial information was prepared accurately. This indicates that technology adoption can influence organizational behavior when it is accompanied by appropriate guidance, practical experience, and institutional commitment.

Furthermore, the changes observed during the implementation process show that digital transformation involves both technical and cultural dimensions. The introduction

of digital applications alone would not automatically create accountable financial management if participants did not experience changes in their working habits and perceptions (Burmansah et al., 2020; Gawo & Tafesse, 2024). In this program, the practical implementation stage became a mechanism for developing a digital financial management culture among school managers and treasurers. Participants were encouraged to move from reactive administrative practices toward more systematic, proactive, and data-informed financial management approaches.

This finding supports the concept of digital financial governance innovation, where technology adoption is accompanied by changes in organizational practices, management culture, and human capacity development. The success of digital transformation depends on the ability of institutional actors to integrate technology into their daily routines and utilize it as a tool for improving governance quality (Haddade et al., 2024; Subaidi et al., 2023). Therefore, application-based training combined with practical implementation becomes an effective approach to transforming financial administration practices because it addresses both technological competence and organizational readiness. Through this approach, digital financial management is positioned not merely as an operational improvement but as a strategic effort to strengthen transparency, accountability, and sustainability in Islamic education institutions.

3. Establishing Sustainable Financial Accountability through Continuous Mentoring

The third finding of this program was the establishment of sustainable financial accountability through continuous mentoring activities. The mentoring stage became an important component because the successful implementation of digital financial governance does not depend only on the ability of participants to operate digital applications but also on their capacity to maintain and integrate these practices into institutional financial routines.

After completing the application-based training, participants continued to receive assistance from the service team through periodic mentoring sessions. These activities focused on monitoring the implementation process, identifying challenges, and providing solutions related to the adaptation of digital financial systems within institutional financial administration. Through this approach, participants were not only guided to solve technical problems but were also encouraged to evaluate how digital systems could improve accountability mechanisms.

The mentoring process revealed several important changes in participants' financial management practices. Before the program, financial administration activities were commonly dependent on individual administrators and manual documentation

procedures. This condition sometimes created difficulties in maintaining consistent records and ensuring that financial information could be accessed efficiently. After the implementation of digital financial governance practices, participants demonstrated greater ability to organize financial records, maintain transaction documentation, and prepare financial information more systematically.

The changes observed during the mentoring process are presented in Table 1.

Table 1. Changes in Financial Accountability Practices after Continuous Mentoring

Financial Accountability Aspect	Before Mentoring	After Mentoring
Financial record management	Financial records were managed through conventional documentation with limited integration between financial data and supporting documents	Financial records were managed systematically through digital applications with more organized transaction documentation.
Transaction monitoring	Monitoring financial activities required reviewing separate files and depended on individual administrators.	Financial monitoring became easier because transaction data were stored systematically and could be accessed when needed.
Financial reporting process	Report preparation required additional time because financial data needed to be collected and organized manually.	Financial reports could be prepared more efficiently because financial information was already structured within the digital system.
Documentation accountability	Supporting financial documents were stored separately, creating challenges in verification processes.	Digital documentation practices improved the availability and organization of supporting financial evidence.
Administrator independence	Participants still required assistance in managing digital financial procedures.	Participants demonstrated greater confidence and independence in implementing digital financial governance practices.

As shown in Table 1, continuous mentoring contributed to improvements in several aspects of financial accountability, including record management, transaction monitoring, reporting procedures, documentation practices, and administrator independence. These changes indicate that the program produced outcomes beyond short-term technical improvement. Instead, it encouraged the development of sustainable financial governance practices supported by digital systems.

The mentoring activities also strengthened participants' sense of ownership toward digital financial management practices. This change was reflected in the way participants gradually shifted their perspectives regarding the role of digital applications in institutional financial administration. Initially, several participants perceived digital financial applications as additional administrative tasks that required significant adaptation, especially because they were accustomed to conventional financial management procedures. The transition from manual documentation toward digital-based management was initially considered challenging due to differences in working patterns, limited familiarity with digital systems, and concerns regarding the complexity of implementing new procedures. However, through continuous assistance, practical guidance, and direct implementation within their financial management activities, participants gradually developed confidence in utilizing digital systems as supportive instruments for improving their daily administrative responsibilities.

The mentoring process provided participants with opportunities to experience the practical benefits of digital financial management rather than merely understanding its technical functions. Through regular discussions, problem-solving sessions, and evaluation of implementation progress, participants began to recognize that digital applications could simplify financial processes, improve the organization of financial information, and support more effective monitoring of institutional resources. The continuous interaction between facilitators and participants encouraged a deeper understanding that digital transformation is not only a matter of adopting technological tools but also involves developing new management habits and strengthening responsibility in handling institutional finances. As a result, participants increasingly demonstrated greater commitment to maintaining digital financial records, organizing financial documentation, and utilizing digital systems as part of sustainable financial governance practices.

This finding confirms that sustainable digital transformation requires continuous interaction between technology, human competence, and organizational commitment. The implementation of digital financial systems cannot automatically produce accountable governance outcomes without users who possess adequate understanding, skills, and willingness to integrate technology into institutional practices. In this context,

human capacity becomes a critical factor that determines whether digital innovation can generate meaningful organizational change. The experience gained from this program demonstrates that training activities need to be complemented by continuous mentoring because participants require opportunities to adapt, reflect, and solve practical challenges that emerge during implementation. Therefore, the integration of application-based training and mentoring represents a strategic approach to transforming financial management practices by ensuring that technological adoption is accompanied by behavioral and institutional changes.

Furthermore, the use of continuous mentoring as an integral component of digital financial governance innovation represents the distinctive contribution of this program. Unlike conventional technology training programs that primarily emphasize operational skills and application usage, this initiative positions digital financial management as part of a broader institutional governance transformation. Through continuous support and contextual adaptation, managers and treasurers were encouraged to become active actors who could develop, maintain, and improve transparent, systematic, and accountable financial management systems (Sardi et al., 2021; Singh et al., 2023; Tampubolon, 2020). This approach highlights that successful digital transformation in educational institutions depends not only on the availability of technological solutions but also on the empowerment of institutional actors who are capable of utilizing technology responsibly (Dewi & Zaenurrosyid, 2023). Thus, this program contributes to the development of a sustainable digital financial governance model by connecting technological innovation with capacity building and accountability improvement within Islamic education institutions.

CONCLUSION

This community service program demonstrates that strengthening digital financial governance through application-based financial management training can contribute significantly to improving the accountability and effectiveness of financial administration in Islamic education institutions. The program revealed that the transformation of financial management practices requires more than the introduction of digital tools; it requires the development of participants' understanding, competence, and readiness to integrate technology into institutional financial processes. Through structured training activities, managers and treasurers gradually developed a broader understanding that financial accountability is not only reflected in the availability of financial reports but also in the quality of recording procedures, documentation systems, and transparency mechanisms that support those reports.

Furthermore, the implementation of practical training and continuous mentoring

successfully encouraged participants to transform conventional financial administration practices into more systematic digital-based management. The use of digital financial applications helped participants improve the organization of financial records, strengthen documentation practices, and facilitate the preparation of financial information. The mentoring process also played an important role in ensuring the sustainability of the program outcomes by strengthening participants' confidence, independence, and commitment to implementing digital financial governance practices within their institutions.

The contribution of this program lies in positioning digital financial management training not merely as a technical intervention but as a strategy for institutional governance transformation. By integrating technology adoption, capacity development, and continuous assistance, the program provides a model for developing sustainable digital financial governance practices in educational institutions. Therefore, future programs may expand this approach by developing more integrated digital financial systems and strengthening institutional policies that support long-term technology-based accountability.

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