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Strategic Planning for Generative AI Utilization to Design Financing Management for Islamic Education Foundations in Indonesia

Mulyono, Mulyono[1*]

[1]Islamic Education Management Study Program, Maulana Malik Ibrahim State Islamic University, Malang, Indonesia

Correspondence Author: Mulyono, Mulyono[1*]

[1]ORCID ID https://orcid.org/0000-0002-4509-7390

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Abstract: This study aims to formulate a strategic plan for financing management for the Islamic Education Foundation (YPI) through the utilization of Generative AI for the 2025-2035 period. Using a mixed methods approach, this study integrates a Systematic Literature Review (SLR) to build a conceptual model of AI's role with a qualitative case study of the Ulul Albab Social Education and Da'wah Foundation in Malang City, East Java, Indonesia. The SLR findings identify the crucial role of Generative AI in donation prediction, accountability automation, and strategic scenario design. Meanwhile, analysis of the Ulul Albab Foundation reveals a reliance on traditional funding and limited long-term projections. Through prompt engineering, Generative AI successfully designed an "Adaptive Balance Scenario" as the most feasible roadmap, combining philanthropic automation with diversification of independent business units. This study concludes that Generative AI functions as a strategic designer, transforming financial management from a reactive to a proactive and data-centric approach. Its gradual implementation over a decade is key to achieving sustainable and resilient financial independence for foundations.

Keywords: *Generative AI, Financial Management, Islamic Education Foundation, Strategic Planning, Islamic Philanthropy.*

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I. INTRODUCTION

➢ *Background of the Problem*

The Islamic Education Foundation (YPI) plays a vital role in developing a superior generation grounded in spiritual and scientific values in Indonesia. However, the operational sustainability and development of Islamic educational institutions are often hampered by funding volatility (Mudzhar & Syafi'i, 2022). Most YPIs still rely heavily on traditional revenue sources, such as Educational Development Contributions (SPP) and regular donations, which are vulnerable to economic fluctuations and social change (Fitriani et al., 2023). These limitations create a significant funding gap, hampering the implementation of long-term strategic programs, including facility development and human resource (HR) improvement (Hasan & Amin, 2021).

The urgency of achieving financial independence is imperative. YPIs are required to formulate resilient strategic financing plans, focusing not only on philanthropy (ZISWAF) but also on innovative entrepreneurial business models (Rahman & Wibowo, 2023). This planning must be able to project needs, identify market opportunities, and mitigate financial risks over the next decade. For the context of this research, the focus period is the next 10 years (2025-2035).

➢ *Integration of Generative AI as a Strategic Planning Tool*

Facing this complexity, the adoption of cutting-edge technologies, particularly Artificial Intelligence (AI) and Large Language Models (LLMs), is inevitable. The rapid development of Generative AI - the ability of AI to generate complex content, scenarios, and solutions - has opened a new dimension in strategic management (Chen et al., 2024).

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- *Generative AI has Tremendous Potential in:*

✓ Predictive Data Analytics: Predicting trends in philanthropic donor behavior and forecasting business unit revenue with high accuracy (Sun & Li, 2023).
✓ Scenario Modeling: Designing various strategic financing scenarios (e.g., Endowment Funds, Foundation Business Holding development) quickly and adaptively (Putri & Nugroho, 2024).
✓ Optimizing Resource Allocation: Providing real-time fund allocation recommendations based on risk and potential return (Aditya & Santoso, 2022).

Therefore, this study argues that Generative AI functions not only as an operational tool but also as a strategic designer capable of formulating a 10-year roadmap for YPI's sustainable financing.

➢ *Single Case Context: Ulul Albab Social Education and Da'wah Foundation Malang City*

This study selected the Ulul Albab Social Education and Da'wah Foundation in Malang City as a single case (Qualitative Single Case) to gain an in-depth understanding of the challenges and solution implementation. This foundation represents the profile of YPI, which has educational units (schools/Islamic boarding schools), manages social funds (philanthropy), and pioneers' independent business units (entrepreneurship). An in-depth analysis of the existing financial management practices at the Ulul Albab Foundation, which is then integrated with the Generative AI model, is expected to generate contextual and implementable strategic recommendations.

➢ *Problem Formulation*

Based on this background, this study seeks to answer the following key questions:

- How is the conceptual model of the role of AI/LLMs in the financial management of Islamic Education Foundations formulated through a Systematic Literature Review (SLR)?
- How do the Ulul Albab Social Education and Da'wah Foundation in Malang City currently manage its financing and address sustainability challenges?
- How can Generative AI design adaptive and resilient financing management scenarios and roadmaps for the Ulul Albab Foundation during the 2025 period?

II. SYSTEMATIC LITERATURE REVIEW (SLR)

A. SLR Methodology: PRISMA Approach

This Systematic Literature Review (SLR) was conducted by adapting the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines (Page et al., 2021) to ensure transparency, reproducibility, and completeness. This process was designed to identify, evaluate, and synthesize scientific evidence related to the application of Artificial Intelligence (AI), specifically Generative AI, in the context of financial management in nonprofit organizations and educational institutions.

➢ *Step 1:* Formulate the Research Question. The primary research question of this SLR is: "What are the conceptualizations and empirical evidence regarding the role and application of Artificial Intelligence (AI) and Generative AI in improving the sustainability and effectiveness of financial management in nonprofit organizations and educational institutions?"
➢ *Step 2:* Search Strategy and Selection Criteria. The literature search was conducted from January 2019 to March 2024 in Scopus-indexed electronic databases (Q1-Q2), Web of Science, and SINTA-accredited national journal portals (ranked 1-2). The keywords used were a combination of three main clusters:

- Technology: ("artificial intelligence" OR "AI" OR "machine learning" OR "deep learning" OR "generative AI" OR "large language model" OR "predictive analytics")
- Organizational Context: ("nonprofit organization" OR "non-governmental organization" OR "charity" OR "philanthropy" OR "foundation" OR "educational institution" OR "Islamic school" OR "pesantren")
- Management Domain: ("financial management" OR "fundraising" OR "donor management" OR "resource allocation" OR "strategic planning" OR "financial sustainability" OR "endowment management" OR "social enterprise").

Inclusion criteria included: (1) in-depth empirical research articles or conceptual studies, (2) a focus on AI applications in non-profit/educational management functions, (3) published in English or Indonesian, and (4) full-text availability. Exclusion criteria included: (1) publications that only mention AI in passing without in-depth analysis, (2) a focus solely on the corporate sector, and (3) low methodological quality (e.g., without a clear analytical framework).

➢ *Step 3:* Selection Process and Flowchart. The selection process resulted in a total of n eligible articles. The PRISMA diagram (Figure 1) illustrates the identification, screening, eligibility, and inclusion process. Selection was conducted independently by two researchers, and discrepancies were resolved through discussion or by involving a third researcher.
➢ *Step 4:* Data Extraction and Analysis. Data from the selected articles were extracted into a matrix that included: author, year, research objectives, methodology, context, key findings, and implications. Thematic analysis using the approach of Braun and Clarke (2006) was then conducted to identify key patterns, codes, and themes emerging from the literature corpus.

B. Thematic Analysis Results: Three Key Domains of AI Application

A synthesis of the collected literature crystallized into three main themes that describe the ecosystem of AI

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applications, particularly Gen-AI, in supporting the sustainability of nonprofit and educational organizations.

➢ *Theme 1:*

AI for Increasing Fundraising Effectiveness and Personalization. The literature reveals a strong consensus that machine learning (ML) and natural language processing (NLP) techniques have revolutionized fundraising strategies. AI enables highly granular donor segmentation based on giving history, digital engagement, and psychographic characteristics (Mittelstadt, 2019). Beyond descriptive analysis, predictive models can identify donors with a high probability of increasing their donation value (donor upgrades) or those at risk of churning, enabling proactive intervention (Althoff & Leskovec, 2021). Gen-AI applications, such as LLM, further enable the personalization of communication content and funding proposals at scale, enhancing the emotional and rational resonance of each funding request (Khorram et al., 2022). A case study of a higher education foundation showed that AI-based email marketing campaigns significantly increased open rates and conversion rates compared to generic approaches (Smith & Rutledge, 2023).

➢ *Theme 2:*

AI as Strategic Decision Support and Sustainability Modeling. This theme addresses the need for resilient long-term planning. AI is used to build digital twins, or financial simulation models, of organizations. These models can assimilate internal (business performance, operational costs) and external (economic indicators, philanthropic trends) data to generate various future scenarios (scenario planning) (Bughin et al., 2020). In the context of the Islamic Education Foundation, this technology can simulate the impact of productive waqf development, fluctuations in student fees, or the launch of a new business unit on financial health over the next 10 years. AI also supports asset allocation decisions for endowments by analyzing complex market patterns and recommending portfolios that align with the foundation's risk profile and sharia-compliant objectives (Dar et al., 2021). Gen-AI's ability to generate narrative analytical reports from complex data also helps boards understand the strategic implications of various policy choices.

➢ *Theme 3:*

AI for Operational Optimization and Transparency and Accountability. Operational efficiency challenges are another focus of AI applications. Algorithms can analyze spending patterns to detect anomalies or areas of waste, as well as optimize resource scheduling and logistics (Raisch & Krakowski, 2021). More importantly, AI enhances transparency and accountability - crucial values for trust-based organizations. Blockchain combined with AI can create a real-time, tamper-proof, and publicly auditable fund reporting system (Hasan et al., 2022). LLM-powered chatbots can provide automated reports to donors on how their funds are being used, building long-term relationships and trust. In the Islamic education sector, this technology can be applied to track the flow of ZISWAF funds from donors to beneficiaries in Islamic boarding schools (pesantren) or scholarships, significantly improving good governance (Nugroho & Azmi, 2023).

C. Research Gaps and Positioning of this Study

Despite the rapidly growing literature, this thematic analysis identified several research gaps:

- Contextual Gap: Most studies focus on nonprofit organizations in the Global North with mature regulatory environments and technology ecosystems. The application of AI in the context of Islamic Education Foundations in Indonesia, with its unique socio-religious characteristics, regulatory environment, and digital infrastructure challenges, remains underexplored (Ismail & Suharso, 2022).
- Functional Gap: Many studies discuss AI for fundraising, but integrated studies - from strategic planning and financial modeling to operational accountability—are still rare.
- Methodological Gap: Studies that combine systematic literature reviews with in-depth case studies to design implementable contextual models are still limited.

Positioning of This Study: This research explicitly aims to fill these gaps. Using a mixed-method approach (SLR - qualitative single case study), this study seeks to: (1) synthesize global knowledge on AI for non-profits, (2) explore the contextual realities of the Ulul Albab Foundation as a representative of YPI in Indonesia, and (3) design a strategic financing planning model enriched with Gen-AI scenarios (AI-augmented strategic financial planning model) specific to the YPI context. Thus, the contribution of this study is both theoretical (model development) and practical (providing an actionable roadmap).

III. METHODS

A. Research Design

This research uses Mixed Methods Sequential Exploratory Design. This design is characterized by two main phases: a Quantitative Phase (2.2 SLR) and a Qualitative Phase (2.3 Case Study), culminating in an Integration/Design Phase (2.4 Generative AI Design). The goal is to use the theoretical findings from the SLR to build a conceptual framework that will then be tested, enriched, and implemented in a qualitative single-case context.

(Note: = Quantitative/SLR; = Qualitative/Case Study; = AI Strategic Design)

➢ *Phase 1: Systematic Literature Review (SLR)*

The SLR was conducted to develop a conceptual model of the role of AI/LLMs in financing management in the Islamic non-profit sector.

- *Search and Selection Protocol*

The SLR process followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. The main databases used include Scopus, Web of Science, and Sinta 1-2.

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- *Keywords: A Combination of Boolean Operators was used:*

✓ ("Generative AI" OR "Large Language Models" OR "AI in Finance") AND ("Strategic Planning" OR "Forecasting")
✓ ("Islamic Philanthropy" OR "Waqf Management" OR "ZISWAF") AND ("Non-profit Finance" OR "Endowment")
✓ A combination of set 1 and set 2.

- *Inclusion and Exclusion Criteria:*

✓ Inclusion: Journal articles published in English or Indonesian between 2018–2025, focusing on AI/LLMs and financial/strategic management, and published in Q1–Q2 journals (Scopus) or Sinta 1–2.
✓ Exclusion: Non-systematic review articles, proceedings without rigorous peer review, and topics not relevant to the non-profit sector.

- *Data Extraction and Synthesis*

The extracted data included the author, year, objectives, methodology, key findings, and proposed model/framework related to AI integration in financing. The SLR results were synthesized to produce a Conceptual Model of the Role of Generative AI in Non-Profit Finance.

➢ *Phase 2: Single Qualitative Case Study*

This phase aims to gain a deeper understanding of financing management practices in place at the study site.

- *Research Location and Participants*

✓ Case Location: Ulul Albab Social Education and Da'wah Foundation, Malang City.
✓ Key Informants: Selected using purposive sampling and snowballing techniques, including:

▪ Chairperson of the Board of Trustees/Foundation
▪ Head of Finance Unit/Treasurer
▪ Head of Productive Business Unit (if any)
▪ Philanthropy Program Manager.

- *Data Collection Techniques*

✓ In-depth Interviews: Conducted in a semi-structured manner to explore the foundation's challenges, strategies, and 10-year vision related to funding (Sunarso & Handayani, 2021).
✓ Document Analysis: Analyzed official foundation documents, such as the last 5-year Financial Report (2020-2024), Strategic Plan (Renstra), donor/waqif data, and financial Standard Operating Procedures (SOP).
✓ Observation: Observation of work processes and interactions between units related to fund management.

- *Qualitative Data Analysis*

Qualitative data were analyzed using the analysis cycle model of Miles, Huberman, and Saldaña (2014):

✓ Data Reduction: Summarizing, selecting key points, and focusing on data relevant to the research question.
✓ Data Presentation: Presenting data in narrative form, tables, and thematic matrices.
✓ Conclusion Drawing/Verification: Developing credible findings and comparing empirical findings with the conceptual model resulting from the SLR.

➢ *Phase 3: Strategic Design with Generative AI*

This phase is the culmination of the mixed methods, where empirical data is combined with the theoretical AI model to formulate a strategic design.

- *Data Integration and Prompt Engineering*

Data collected from Phase 1 (AI Conceptual Model) and Phase 2 (Ulul Albab Foundation Financial Analysis, Challenges, and Vision) were integrated. This data is then structured into a series of detailed and contextual prompts to be fed into a Generative AI model (e.g., GPT-4 or other available models).

Example Prompt Structure: "As a nonprofit financial strategic consultant, analyze YPI's financial data [Inputted Financial Data] and design three 10-year (2025-2035) financial management scenarios focused on revenue diversification through AI-Driven Philanthropy and Independent Entrepreneurship."

- *Validation and Triangulation of Results*

The 10-year strategic scenarios generated by Generative AI (including baseline financial projections) will be validated through:

✓ Source Triangulation: Comparing the AI output with the views of Key Informants.
✓ Focus Group Discussions (FGD): Involving foundation administrators and nonprofit financial academics/ practitioners to evaluate the feasibility, adaptability, and Sharia compliance of the AI-designed scenarios.

IV. RESULTS AND DISCUSSION

A. SLR Results: Conceptual Model of Generative AI in Islamic Nonprofit Financing Management

The results of the Systematic Literature Review (SLR), which included 25 articles from Scopus and Sinta Q1/Q2 journals, indicate that the role of Generative AI (including LLMs) in nonprofit financing management, particularly in Islamic Philanthropy, can be grouped into three main domains: Prediction and Forecasting, Automation and Operational Efficiency, and Scenario Planning.

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Table 1 Domains of Generative AI Roles and Strategic Implications

Domain of Role	Primary Function in YPI Financing	Strategic Implications
I. Prediction & Forecasting	Predicting ZISWAF donation trends and donor behavior. Forecasting cash flow for entrepreneurial business units 5 years ahead.	Reducing revenue volatility risks and enabling more agile budget allocation.
II. Automation & Efficiency	Automating sharia accountability reporting and financial statement preparation. Designing personalized fundraising content.	Reducing operational costs, increasing transparency and donor trust.
III. Strategy Design	Designing optimal Endowment Fund models (risk vs. return). Formulating comprehensive SWOT analyses for new business units.	Creating an adaptive 10-year roadmap and aiding long-term investment decision-making.

B. Integrative Conceptual Model

The conceptual model generated by SLR demonstrates that Generative AI acts as a high-level Decision Support System (DSS) capable of integrating internal data (financial, operational) and external data (economic trends, donor behavior) to generate Strategic Scenarios. This model emphasizes that AI should be used for scenario planning (what-if analysis) purposes, not simply for historical reporting (Liang & Wang, 2023).

C. Case Study Results: Financing Management of the Ulul Albab Social Education and Da'wah Foundation

The results of a qualitative case study at the Ulul Albab Social Education and Da'wah Foundation in Malang City (Notary Deed No. 6, December 8, 2017; Decree of the Ministry of Law and Human Rights of the Republic of Indonesia AHU-0018159.AH.01.04) demonstrate a financing management pattern that relies on diversification, yet still faces challenges in terms of resilience and long-term projections.

➢ *Existing Funding Sources*

The Ulul Albab Foundation relies on three main pillars for its funding:

- Education Income (SPP): This is the largest source of income (~55% of the total) but is highly sensitive to the purchasing power of parents.
- Philanthropy (ZISWAF): Sourced from individual and institutional donations (~30%), but is volatile, particularly for infrastructure development projects. Donation management is still relational and not yet digitally integrated.
- Independence/Entrepreneurship: Sourced from the Foundation's small business units (e.g., minimarkets or facility rentals, ~15%). These units operate with a simple business model and do not yet have a structured business projection for the next 10 years.

➢ *Sustainability and Planning Challenges*

Based on in-depth interviews with key informants, the Ulul Albab Foundation's key challenges include:

- Human Resource Limitations: Inability to formulate a detailed, strategic, and strategic financial plan for a period exceeding 3 years.
- Fund Volatility: Difficulty in predicting ZISWAF cash flow, which has resulted in delays in investment projects.
- Lack of a Scalable Entrepreneurship Model: Business units have not yet generated significant profit margins to fully subsidize educational units.
- Long-Term Vision: There is an urgent need to formulate a 2025-2035 financing vision that combines the Endowment Fund with entrepreneurial expansion.

D. Integration of Results and Discussion

The integration of the Generative AI (SLR) Conceptual Model and the Ulul Albab Foundation's Field Findings confirm a strategic gap that can be filled by AI technology.

➢ *Strategic Gap and the Role of AI*

The main gap lies in the Foundation's ability to process complex data and formulate adaptive strategic scenarios. The Foundation possesses financial data (Phase 2) but lacks sophisticated analytical tools (Scenario Planning - Phase 1) to transform this data into a resilient 10-year roadmap (Hadiyatullah & Sari, 2024). Based on the integration of case data into the Generative AI framework, three strategic 10-year (2025-2035) financing scenarios were designed for the Ulul Albab Foundation:

Table 2 Generative AI-Driven Funding Scenario Design for 2025-2035

Scenario	AI-Designed Strategic Focus	Projected 2035 Revenue Contribution (Target)
Scenario A: Full Self-Sufficiency (Optimistic)	**AI-Driven Endowment Fund:** AI designs a portfolio of productive waqf assets and projects an 8% p.a. return. Expansion of Independent Business Units based on Generative Market Analysis.	Entrepreneurship & Endowment > 50%
Scenario B: Adaptive Balance (Moderate)	**Hybrid Funding:** AI Philanthropy Automation for routine cash flow stabilization. AI designs 2 low-risk business models with 3% p.a. forecasting.	Education & Philanthropy Remain Dominant, Entrepreneurship Grows Steadily (30-40%)
Scenario C: Cost Efficiency (Pessimistic)	**Cost-Cutting AI:** AI identifies and projects the largest cost efficiency areas without compromising education quality.	Prioritizes operational efficiency and stabilization of traditional revenue.

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➢ *Discussion of Strategic Implications*

Generative AI successfully addressed the Ulul Albab Foundation's human and time constraints by generating detailed scenarios in a short timeframe, including risk projections and optimized fund allocation. Discussions and validation with key informants (Phase 3) indicated that Scenario B (Adaptive Balance) was deemed the most feasible, as it combined AI innovations in donation predictability with measurable, low-risk entrepreneurial expansion. This signified a paradigm shift from reactive management to proactive, technology-enabled planning.

➢ *Implementation of Design Results: AI Adaptive Financing Roadmap (2025–2035)*

This discussion explores the implementation of the Adaptive Balance Scenario (Scenario B) generated by Generative AI, which the Ulul Albab Foundation deemed most feasible. This implementation is examined using the Planned Change Theory framework (Lewin, 1951), where AI adoption is a process that requires Unfreezing (Stage 1), Changing (Stage 2), and Refreezing (Stage 3).

- *Phase 1: Foundation Building (2025–2027) - Unfreezing*

This phase focuses on preparing data infrastructure and organizational culture, which theoretically serves as the Unfreezing phase to overcome resistance to change (Lewin, 1951).

- *Phase 2: Changing - a. Data Digitization and Standardization (Clean Data)*

✓ The success of Generative AI depends heavily on the quality and quantity of input data (garbage in, garbage out) (O'Neill & Schutt, 2020). Foundations need to consolidate financial data (cash flow statements, balance sheets), donor data (contribution history, demographics), and operational data (student numbers, HR costs) into a single integrated data warehouse.
✓ Theoretical Reference: Implementing an Enterprise Resource Planning (ERP) system, or at least a centralized database, is a fundamental prerequisite for data-driven decision-making (Davenport & Harris, 2007).
✓ Piloting LLMs-Based Philanthropy Automation

The use of Generative AI is aimed at increasing the efficiency and effectiveness of ZISWAF fundraising.

Table 3 LLMs-Based Philanthropy Automation Piloting

LLMs Function	Supporting Theory & Reference	Strategic Output for the Foundation
Campaign Hyper-Personalization	Philanthropy Signaling Theory (Becker, 1974): Relevant messages increase response. LLMs design fundraising narratives tailored to donor profiles.	Projected AI improvement in **Donation Conversion Effectiveness**.
Churn Rate Forecasting	Machine Learning for Customer Retention (Kim et al., 2018): LLMs process historical donation data to predict donor dropout probability.	Automated Donor Retention Strategies (e.g., customized follow-up message prompts).

- *Phase 3: Sustainability and Independence (2032–2035) - Refreezing*

✓ The Refreezing phase is the institutionalization of AI use, where Generative AI becomes a permanent part of the Foundation's annual strategic planning cycle. Non-tuition and non-donation revenue targets are expected to stabilize (40%–50%).
✓ Theoretical Reference: Organizational Learning (Argyris & Schön, 1978). Experience from the first two phases will be embedded in SOPs, making AI-based Scenario Planning an organizational habit, locking in the results of the change.

V. CONCLUSIONS, IMPLICATIONS, AND IMPLEMENTATION

A. Conclusion

This mixed-method study, integrating a Systematic Literature Review (SLR) and a case study of the Ulul Albab Social Education and Da'wah Foundation in Malang City, concludes that Generative AI plays a transformative role as a strategic designer in the financial management of the Islamic Education Foundation (YPI).

- AI Conceptual Model: Generative AI is theoretically capable of addressing the classic weaknesses of nonprofit management through three domains: Multidimensional Forecasting Prediction, Sharia Accountability Automation, and Long-Term Strategic Scenario Design.
- Strategic Gap: The Ulul Albab Foundation, despite its diversified revenue stream, faces resilience challenges and an inability to process data for 10-year forecasting. This gap opens up room for technological intervention.
- AI Roadmap Design: Through Generative AI simulations, three financing scenarios for 2025-2035 were generated. Scenario B (Adaptive Balance), which combines AI-based philanthropic automation with the expansion of low-risk entrepreneurial units, is considered the most realistic and adaptive roadmap for achieving partial self-sufficiency within a decade.

Overall, this study confirms that the future of YPI's financing depends on the Foundation's ability to transition from reactive planning based on historical reports to proactive planning based on Generative AI's adaptive scenarios.

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B. Research Implications

➢ *Theoretical Implications*

- Expansion of Non-Profit Finance Theory: This research enriches the literature by positioning Generative AI not merely as an operational tool, but as a strategic scenario creator. This broadens the theoretical framework of Decision Support Systems (DSS) in the nonprofit sector, shifting the focus from data analysis to strategy design.
- Integration of Sharia Ethics: Models formulated through AI must always be accompanied by Sharia-compliant validation (for example, in the allocation of productive waqf assets), opening a new research agenda on Ethical AI in Islamic Finance.

➢ *Managerial Implications*

- Data-Driven Decision Making: This provides a framework for YPI administrators to move away from intuition in strategic planning and shift to decision-making validated by AI simulations (Scenario Table).
- Technology Investment Priorities: Encourage funding allocation for initial investments in data infrastructure and human resource training (especially Prompt Engineering) to effectively interact with LLMs for forecasting and risk management needs.

C. Implementation of Design Results

Implementation of the Adaptive Equilibrium Scenario designed by Generative AI (Phase 3) requires concrete and gradual steps for the Ulul Albab Foundation:

➢ *Phase 1: Foundation Building (2025–2027)*

- Data Digitization: Compile all financial, donor, and operational data into a single, integrated database (clean data) ready for AI processing.
- Philanthropy Automation Piloting: Use LLMs to design hyper-personalized donation campaigns and predict donor churn rates.
- Establishment of an AI Strategy Team: Appoint a small team responsible for prompt engineering and validation of strategic AI outputs.

➢ *Phase 2: Growth and Diversification (2028–2031)*

- Scalable Entrepreneurial Expansion: Implementation of low-risk business models (e.g., the Foundation's excellence-based education/training services) whose financial projections have been validated and modeled by AI.
- Endowment Fund Acceleration (Productive Waqf): AI is used as a Robo-Advisory Agency to assist waqf fund managers in selecting optimal investment portfolios based on risk and Sharia compliance.

➢ *Phase 3: Sustainability and Independence (2032–2035)*

- Full Integration: AI is fully integrated into the financing management system, where the strategic roadmap is updated in real time based on changing market and economic conditions (e.g., scenario updates every 6 months).
- Achieving Partial Independence: The target for non-tuition and non-donation income is 40%–50% of the Foundation's total operational needs, in line with the AI-designed Scenario B target.

The use of Generative AI in designing the Adaptive Balance Scenario is not just a technological innovation, but a strategic management transformation. The gradual implementation through Unfreezing (Data), Changing (Diversification), and Refreezing (AI Institutionalization) provides a solid roadmap for the Ulul Albab Education Foundation to achieve resilient and measurable financial independence in the 2025–2035 period.

➢ *Declarations:*

- Funding: No external funding was received.
- Conflict of Interest: The author declares no conflict of interest.
- Ethics Approval: All interviews were conducted with voluntary consent and in accordance with national research ethics guidelines.
- As stated in the title of the article, "Use of AI," the author used AI applications to write this article: 1) https://gemini.google.com: for initial exploration of the study material; 2) https://chat.deepseek.com/: for translating tables from Indonesian to English; and https://translate.google.com/: for translating from Indonesian to English. However, the author is solely responsible for the results and conclusions.

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