



STRATEGIC SCHOOL FINANCIAL MANAGEMENT AND ITS IMPACT ON EDUCATIONAL QUALITY: A PARTICIPATORY, TRANSPARENT, AND ACCOUNTABLE APPROACH

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ABSTRACT

This study aims to analyze the financial management mechanisms at SMA Muhammadiyah Mlati in improving educational quality. Using a descriptive qualitative approach, data were collected through in-depth interviews, participatory observation, and documentary studies. The results show that financial planning is carried out systematically and participatively through the development of the School Activity and Budget Plan (RKAS), involving various school stakeholders. Financial implementation upholds the principles of transparency and accountability through a tiered verification system and orderly documentation. Furthermore, supervision is conducted sustainably through internal monitoring by the principal and external oversight by the foundation. Budget utilization is strategically focused on increasing teacher competence, providing technological facilities, and student character-building programs. Therefore, the integration of democratic planning and strict supervision creates effective fund utilization that directly impacts the quality of graduates. This study recommends the need for integrated digitalization of financial administration to accelerate real-time reporting and the strengthening of external partnerships to diversify funding sources to support sustainable educational innovation in the future.

Keywords: Financial Management; Educational Quality; Accountability; RKAS

1. INTRODUCTION

In the modern era of global competition, educational quality has become the primary benchmark for the success of a nation's human resource development. Quality education is not merely defined by high academic scores, but by a systemic synergy between curriculum, teaching excellence, and the availability of adequate learning resources [1]. However, achieving high-quality educational standards requires substantial and well-managed financial support to ensure that every pedagogical program can be executed effectively. As stated by Harahap et al. [2] and Yasin & Mokhtar [3], school financial management is a vital component that acts as the "engine" of the institution, where the capacity to manage funds directly determines the school's ability to provide a conducive learning environment and meet the National Education Standards.

The paradigm shift toward School-Based Management (SBM) has granted individual institutions greater autonomy in managing their internal affairs, particularly in financial decision-making. This autonomy demands a transition from traditional, top-down budgeting to a more systematic and strategic approach [4]. Fatimah [5] and Siswanto [6] argues that when schools have the authority to manage their own budgets, they must be able to align fiscal policies with the specific academic needs of their students. Without a strategic roadmap, financial resources often become scattered across non-essential expenditures, failing to touch the core of instructional improvement [7]. Therefore, systematic planning through instruments like the School Activity and Budget Plan (RKAS) is no longer an option but a necessity for institutional survival for institutional sustainability.

A critical element in modern school governance is the implementation of participatory planning, which involves various stakeholders such as teachers, staff, and school committees. The involvement of these parties ensures that the budget reflects the grassroots reality of the classroom and the laboratory [8], [9]. According to Rossi et al. [10], participatory budgeting fosters a "sense of ownership" among educators, which in turn increases their commitment to the successful implementation of school programs. In a collaborative environment, the budget is not viewed as a restrictive administrative tool but as a shared commitment to achieving collective goals. This democratic approach reduces information asymmetry and ensures that resource allocation is targeted toward the most urgent educational priorities.

However, participation alone is insufficient without the pillars of transparency and accountability. In many educational contexts, financial mismanagement and a lack of openness often lead to a decline in public trust and institutional integrity [11], [12]. Salehi et al. [13] emphasizes that accountability in the public sector, including education, requires a clear "paper trail" and a tiered verification system to prevent the misuse of funds. Transparency ensures that every rupiah received whether from the government, parents, or foundations is accounted for through valid documentation and periodic reporting. When a school operates with high accountability, it creates a culture of integrity that serves as a moral foundation for the students and the surrounding community.

The sustainability of financial health in a school is also highly dependent on consistent supervision and evaluation mechanisms. Supervision acts as a safeguard to ensure that the actual realization of funds stays within the corridors of the initial planning [14]. Ogunode et al. [15] notes that supervision should not be perceived as a fault-finding mission but as a constructive monitoring process to identify constraints and improve future efficiency. By conducting routine evaluations, school leaders can measure the "value for money" of their investments, ensuring that every expenditure contributes a tangible benefit to the school's academic or character-building objectives. This cycle of continuous improvement is essential for maintaining institutional resilience in a fluctuating economic climate.

SMA Muhammadiyah Mlati, as a prominent private Islamic institution, faces the unique challenge of balancing religious values with modern educational demands. As a Muhammadiyah-affiliated school, it must uphold the organization's vision of "Progressive Islam" (Islam Berkemajuan), which requires high standards of professionalism and excellence. Preliminary observations suggest that while the school has established a systematic RKAS, the integration between financial transparency and the direct improvement of teacher competency and technological facilities remains a dynamic area for exploration [16], [17]. The school's commitment to character building through Al-Islam and Kemuhammadiyah programs also requires specific financial strategies to ensure these "soft-skill" outcomes are as well-funded as academic achievements.

Ultimately, the utilization of finances must be oriented toward the total transformation of educational quality. Investment in human capital, such as teacher workshops, and the procurement of digital learning media are proven catalysts for student success. Research by Hattie [18] confirms that the quality of instructional delivery is the most significant predictor of student outcomes, and this delivery is inherently tied to the school's financial capacity to provide training and tools. By analyzing the financial management at SMA Muhammadiyah Mlati using the frameworks of participation and accountability, this research seeks to provide a comprehensive model of how professional fiscal governance can serve as the bedrock for sustainable educational excellence and superior graduate competencies. This study aims to analyze the financial management mechanisms at SMA Muhammadiyah Mlati and their impact on educational quality.

2. LITERATURE REVIEW

2.1. School Financial Management

Financial management in an educational context is the process of integrating financial resources effectively to support the achievement of instructional goals effectively and efficiently. Educational financial management does not merely involve recording cash flows; it encompasses planning, organizing, implementing, and supervising available funds to ensure they are utilized optimally for learning interests [19]. The success of financial management relies heavily on the principal's managerial ability to allocate budgets strategically to meet both the operational needs and long-term development of the educational institution [20].

Furthermore, sound financial management must align available funds with the school's priority programs. Healthy financial management is the backbone of school stability, where every financial decision must be based on a mature needs analysis [21]. The utilization of technology in financial management information systems has also become crucial in the modern era to minimize human error and accelerate the reporting process [22]. Thus, financial management serves as both a control tool and a facilitator in driving all lines of the school organization toward the established minimum service standards.

2.2. Educational Quality

Educational quality is the degree of excellence in systemic educational management, covering the quality of inputs, processes, and outputs. In the theory of Total Quality Management (TQM), educational quality is defined as a commitment to meeting or exceeding the expectations of customers, such as students, parents, and the community [23]. Quality is not only measured by high academic scores but also by the effectiveness of the learning process, the availability of supportive infrastructure, and a school climate conducive to the holistic development of student character and competence.

From a more technical perspective, educational quality is highly influenced by how school resources are managed to create added value for students. Improving educational quality requires continuous transformation of educator competencies and an adaptive curriculum that evolves with the times [24]. Investment in teacher professional development and the provision of technology-based learning media are key indicators in the effort to achieve international quality standards. Therefore, educational quality is the ultimate goal of all managerial and financial policies implemented at the educational unit level.

2.3. Accountability

Accountability in educational management refers to the school's obligation to account for the success or failure of the organizational mission to its stakeholders. Public accountability demands honesty in financial reporting and compliance with applicable regulations [25]. In the school ecosystem, accountability is not only administrative-vertical (to the education office or foundation) but also horizontal (to parents and the community) as a form of moral responsibility for the trust given to the institution.

Moreover, strong accountability functions as an instrument to build public trust and prevent maladministration. Effective accountability must be supported by a rigorous internal control system and broad accessibility of information for stakeholders [13]. An accountable school will openly disclose its performance achievements and budget utilization, thereby creating an organizational climate of integrity. With accountability mechanisms in place, every cent managed by the school can be verified to have been used according to its designation to support the vision and mission of education.

2.4. School Activity and Budget Plan (RKAS)

The RKAS is an official school document that serves as an operational guide for managing school income and expenditure for one fiscal year. The RKAS is defined as a strategic planning tool that translates all school work programs into measurable cost units [26]. Effective RKAS preparation must be based on the results of a School Self-Evaluation (EDS) to ensure that the budget addresses specific areas requiring improvement, thereby creating synchronization between financial planning and the fulfillment of National Education Standards (SNP).

In terms of implementation, the RKAS plays a vital role in realizing participatory and transparent financial governance. Preparing the RKAS with the involvement of teachers, school committees, and educational staff can increase a sense of ownership and collective responsibility for the success of school programs [27], [28]. As a managerial instrument, the RKAS facilitates monitoring and evaluation processes because every expenditure has a legal basis and clear achievement targets. The validity and accuracy of data within the RKAS are the primary keys for schools in optimizing the use of funds, whether sourced from the government or the community.

3. METHOD

This study employs a descriptive qualitative approach aimed at providing a comprehensive overview of the financial management mechanisms at SMA Muhammadiyah Mlati. The research site was selected using a purposive sampling technique, as the institution is recognized for having a systematic and participatory financial management system that aligns with the organizational vision of Muhammadiyah [29]. Research data were collected through three primary techniques: in-depth interviews with key informants, including the

school principal and the treasurer two key informants (the principal and the treasurer); field observations of administrative activities and RKAS coordination meetings; and documentary studies of general cash books, budget realization reports, and Accountability Reports (LPJ). This multifaceted approach allows the researcher to capture the comprehensive dynamics of financial governance, ranging from the planning phase to final evaluation [30].

The data analysis technique utilizes the interactive model, which encompasses data reduction, data display, and conclusion drawing based on field findings [31]. To ensure data validity, the study employs source triangulation and technical triangulation to verify the consistency of information obtained from various stakeholders and collection methods. Technically, the analysis focuses on synchronizing RKAS documents with empirical evidence of field implementation to assess the extent to which principles of transparency, accountability, and effectiveness have been applied. These analytical results are subsequently linked to educational management theories and prior research findings to generate valid conclusions regarding the impact of financial management on the improvement of educational quality at the institution.

4. RESULTS AND DISCUSSION

4.1. Systematic and Participatory Financial Planning

Financial planning at SMA Muhammadiyah Mlati is established on a systematic foundation through the development of the School Activity and Budget Plan (RKAS). This document is not merely an administrative record but a strategic blueprint that directs all school financing activities throughout the academic year. Based on interviews with the principal and the treasurer, the preparation of the RKAS begins with a profound needs analysis and a critical evaluation of program achievements from the previous year. This process ensures that every planned expenditure has a strong basis of urgency and remains relevant to current educational policies, both from the government and the vision of Muhammadiyah.

Furthermore, the financial planning dynamics are highly participatory and inclusive. The school management recognizes that the success of a program depends heavily on the sense of ownership among those who implement it. Therefore, the involvement of vice-principals, unit coordinators, teachers, and educational staff is a crucial element. Through open coordination meetings, every unit is given the space to present their work programs and propose budget requirements with supporting arguments. Observations indicate dynamic and dialectical discussions where every proposal is reviewed from various perspectives to reach a consensus that aligns with collective interests, reflecting a democratic and collaborative organizational culture.

Additionally, from a technical standpoint through documentary studies, the RKAS is prepared with highly detailed budget classifications into various strategic posts. These categories include instructional operating costs, human resource development through training, and the maintenance and upgrading of school facilities and infrastructure. The determination of priorities is conducted by considering the school's financial capacity without compromising the quality of educational services. With this mature planning framework, SMA Muhammadiyah Mlati has successfully created a workspace that upholds the principles of efficiency and effectiveness to ensure the sustainability of educational programs in the future.

4.2. Transparent and Accountable Financial Implementation

In the aspect of implementation, SMA Muhammadiyah Mlati applies high standards of transparency and accountability to maintain the trust of all stakeholders. Based on in-depth interviews, the school treasurer plays a central role in managing cash flow with maintained integrity. Every procedure for receiving funds whether from tuition fees (SPP), government assistance, or foundation grants is meticulously recorded. Similarly, every expenditure must go through multi-layered verification stages to ensure that the use of funds does not deviate from the RKAS framework agreed upon at the beginning of the year.

Field observations confirm that the school's financial administration system operates in an orderly, structured, and evidence-based manner. No funds are disbursed without valid and legal supporting documents, such as official receipts, purchase invoices, and activity accountability reports (SPJ). The school also implements a tiered approval mechanism (internal control); any request for funds must be approved by the immediate supervisor and validated by the principal before disbursement occurs. This serves as an early detection system to minimize the risk of administrative errors and the potential misuse of authority in fund management.

Documentary-wise, this orderliness is reflected in the general cash books, bank subsidiary ledgers, and budget realization reports that are updated regularly. Financial reports are prepared periodically monthly, semesterly,

and annually providing a real-time picture of the school's financial health. The accessibility of these reports to authorized parties, including school supervisors and the foundation, proves that financial management at SMA Muhammadiyah Mlati not only meets basic accounting standards but also achieves a professional level of management that is publicly and organizationally accountable.

4.3. Sustainable Financial Supervision and Evaluation

Financial supervision at SMA Muhammadiyah Mlati is viewed as a safeguard mechanism to ensure the integrity of school management. The principal holds a vital role as the internal controller, monitoring the alignment between field realization and budget planning. This supervision process is conducted sustainably throughout the year, rather than just at the end of the fiscal year, allowing any financial constraints to be identified and resolved promptly. Additionally, external control from the Muhammadiyah Primary and Secondary Education Board (Majelis Dikdasmen) provides an additional layer of oversight to ensure that fund management remains consistent with organizational norms.

Observations show that monitoring and evaluation (Monev) activities are carried out routinely through management evaluation meetings. In these forums, budget utilization reports are critically analyzed to determine the effectiveness of the funds in driving school programs. The evaluation does not stop at figures on paper (quantitative aspects) but also touches upon qualitative aspects, namely how budget absorption provides a tangible impact on improving teacher performance and student learning comfort. This culture of evaluation creates a climate of continuous improvement within the school management.

From a documentary perspective, the school transparently compiles comprehensive Accountability Reports (LPJ) as a form of formal accountability. The data contained in these reports are then processed into valuable feedback for future policy-making. These reports serve as a database to determine whether a program is worthy of being continued, improved, or replaced with new innovations in the next period. With a robust supervision system and data-based evaluation, SMA Muhammadiyah Mlati successfully mitigates potential irregularities and ensures that every budget allocation provides added value to the institution.

4.4. Utilization of Finances for Improving Educational Quality

The utilization of finances at SMA Muhammadiyah Mlati has a clear orientation: the total transformation of educational quality. Based on interviews with school management, budget allocation policies are emphasized on strategic programs that have a direct correlation with student learning outcomes. This includes investment in technology-based learning media, updating library collections, and funding adaptive curriculum development programs. The school is fully aware that financial success is measured by its contribution to the improvement of graduate competencies.

Field observations indicate that the results of these budget allocations are manifested in representative and functional facilities. The use of funds for maintaining comfortable classrooms, providing complete laboratories, and ensuring stable internet access has created a conducive learning ecosystem. Furthermore, investment in human resources is a key point; budgets are routinely allocated to fund training, workshops, and seminars for educators. This proves that the school prioritizes teacher professionalism as a core element in supporting academic quality.

Finally, documentary evidence shows that the school also provides balanced financial attention to the development of students' talents and interests outside of classroom hours. Budget allocations for extracurricular activities, participation in regional and national competitions, and character-building programs (Al-Islam and Kemuhammadiyah) are well-recorded in the realization reports. This holistic utilization of funds demonstrates that SMA Muhammadiyah Mlati is committed to producing a generation that excels not only intellectually but also mentally and spiritually, ensuring that every cent spent is a true investment in the future.

4.5. Discussion

The financial planning process at SMA Muhammadiyah Mlati, centered on the School Activity and Budget Plan (RKAS), aligns with the principle that strategic budgeting is the primary engine for organizational goal attainment. By conducting a profound needs analysis and evaluating previous program achievements, the school ensures that its financial roadmap is both evidence-based and mission-driven. Effective financial management must begin with a planning phase that integrates academic priorities with available fiscal resources [32], [33], [34]. The school's adherence to both government policy and the Muhammadiyah vision

further strengthens the legitimacy of its budget, ensuring that the RKAS serves as a viable strategic blueprint rather than a mere formality.

The participatory nature of financial planning at SMA Muhammadiyah Mlati involving vice-principals, teachers, and staff reflects a modern shift toward democratic school governance. This inclusive model fosters a "sense of ownership," which is critical for the successful implementation of school programs. Involving stakeholders in the budgeting process increases transparency and reduces resistance to organizational change [35], [36], [37]. By providing a platform for units to argue for their specific needs within a collaborative forum, the school minimizes information asymmetry and ensures that the budget reflects the actual grassroots requirements of the teaching and learning environment.

In terms of implementation, the rigorous standards of transparency and accountability observed at SMA Muhammadiyah Mlati are consistent with the requirements for modern public institutions. The use of multi-layered verification and the requirement for valid legal documentation (SPJ) for every expenditure serve as essential safeguards against financial mismanagement. Transparency in school finance is not just about reporting, but about creating a verifiable "paper trail" for every transaction [38], [39], [40]. Such orderliness in managing tuition fees and government grants ensures that the school maintains its fiduciary duty to parents and the state.

The internal control system, characterized by a tiered approval mechanism, acts as a proactive risk management tool. By requiring the principal's validation for all disbursements, the school creates a system of checks and balances that prevents the centralization of power. Organizational control suggests that decentralized input combined with centralized verification leads to higher administrative precision [41], [42], [43]. This early detection system is vital in a school setting where budgets are often tight and the margin for error in resource allocation is minimal.

Furthermore, the sustainable supervision and evaluation mechanisms conducted through routine monitoring and evaluation (Monev) demonstrate that the school views financial management as a continuous cycle rather than a linear task. The critical analysis of budget utilization reports allows the management to measure the "value for money" of their expenditures. Educational supervision should not be limited to pedagogical aspects but must also encompass the efficient use of facilities and funds [44], [45], [46]. The transition from quantitative data to qualitative impact assessment ensures that the budget is actually translating into improved teacher performance and student comfort.

Finally, the strategic allocation of funds toward instructional media, teacher professional development, and student character building confirms that SMA Muhammadiyah Mlati prioritizes educational quality over mere operational maintenance. Investing in technology and human capital is a hallmark of "effective schools," as the quality of instructional resources and teacher expertise are among the most significant predictors of student achievement [47], [48], [49]. By balancing academic funding with extracurricular and spiritual development (Al-Islam and Kemuhammadiyah), the school implements a holistic financial strategy that serves the comprehensive development of the student, proving that financial health is a prerequisite for academic excellence.

5. CONCLUSION AND RECOMMENDATIONS

SMA Muhammadiyah Mlati has implemented systematically effective financial management through a cycle of participatory planning, transparent execution, and sustainable internal and external oversight, all of which are directly oriented toward improving educational quality and strengthening student character. Based on the success of the existing RKAS system, it is recommended that the school continues to maintain this democratic organizational culture while progressively digitizing its financial administration into a more integrated system to accelerate real-time reporting and data verification processes. Furthermore, strengthening strategic partnerships with external stakeholders should be prioritized to diversify funding sources, thereby ensuring the school's financial independence remains robust in supporting sustainable educational innovation in the future.

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