



# The Influence Of Financial Management On The Quality Of Islamic Education Services

Dennis Haruna<sup>1</sup>, Hamdi Abdul Karim<sup>2</sup>, Sri Intan Wahyuni<sup>3</sup>,  
Ebrahim Aksit<sup>4</sup>

<sup>1,2</sup> Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi, Indonesia

<sup>3</sup> STIT Diniyah Puteri Rahmah El Yunusiyah Padang Panjang, Indonesia

<sup>4</sup> Din Hizmetleri, Diyanet Isleri Bursa, Turkiye

✉ [harunadennis@gmail.com](mailto:harunadennis@gmail.com) \*

## Article Information:

Received May 14, 2025

Revised May 28, 2025

Accepted June 11, 2025

**Keywords:** *Financial Management, Service Quality, Education*

## Abstract

Effective and transparent financial management is a key factor in supporting the quality of educational services, especially amid the budget management challenges faced by many educational institutions in Indonesia. This study was conducted using a literature review method, analyzing various sources such as books, scientific journals, and research reports to examine the relationship between financial management and the quality of educational services. The findings indicate that good financial management enables educational institutions to meet operational needs, improve facilities and infrastructure, and support innovative programs that positively impact student satisfaction. Empirical studies even recorded that financial management contributed 44.9% to education quality in one case. However, challenges such as low human resource capacity and lack of transparency remain obstacles. Therefore, strengthening the capacity of managers, oversight systems, and financial digitalization are crucial. These findings provide a strong foundation for developing financial management strategies as an integral part of sustainable education quality improvement.

## INTRODUCTION

Education is one of the main foundations in the development of a nation because it directly contributes to improving the quality of human resources which is the main capital in facing global challenges. Good quality education services not only reflect the quality of teaching, but also include aspects of effective management and resource management, one of which is financial management. Professional and structured management of educational institutions as a whole, including in terms of financial management, is very important to create a conducive learning environment, adequate facilities, and qualified and competent educators.

## How to cite:

Haruna, D., Karim, A. H., Wahyuni, S. I., Aksit, E. (2025). The Influence Of Financial Management On The Quality Of Islamic Education Services. *Diniyyah Jurnal*, 12 (1), 12-18.

## E-ISSN:

2810-0050

## Published by:

The Institute for Research and Community Service

Good and transparent financial management is the main key in supporting the sustainability and development of educational institutions. With effective financial management, available funds can be planned, allocated and evaluated optimally so as to support various educational programs and meet sustainable operational needs (Aburizal Anshori et al., 2024). Conversely, poor financial management can hinder the teaching and learning process, reduce the quality of education, and create distrust from the community and other stakeholders.

Amid increasing demands for quality education, educational institutions are required to manage resources efficiently and effectively. Good financial management not only plays a role in daily operations, but also determines the sustainability of educational development programs that have an impact on the satisfaction of students and parents. Educational institutions that have a well-organized financial system are usually able to provide more complete facilities and infrastructure, provide periodic training to educators, and run innovative learning programs (Hidayat et al., 2024.) This directly creates a positive public perception of the quality of the institution and increases its competitiveness.

There are still many educational institutions, especially at the primary and secondary levels, that do not fully understand the importance of strategic financial management. Many institutions still use conventional approaches to budget management without long-term planning or adequate monitoring and evaluation systems. This leads to inefficient use of funds and a lack of significant impact on improving the quality of education services. Other obstacles that are often found are limited resources, lack of attention from the government, and the complexity of regulations that must be complied with.

Empirical research shows a significant relationship between good financial management and the quality of education. For example, a study at Sekolah Menengah Pertama Negeri 5 Tapung Hulu found that effective financial management positively influenced the quality of education, with a contribution of 44.9%. This proves that planned and transparent financial management can improve the effectiveness of the teaching and learning process and educational output (Fadli, 2021). In addition, other research confirms that transparent, efficient and accountable financial management is a key factor in improving the quality of education at the primary school level, especially through data-based budget planning and active stakeholder involvement (Syukri et al., 2024).

Effective financial management strategies in educational institutions should prioritize the principles of transparency, accountability, effectiveness, efficiency and responsibility. This approach not only ensures the optimal use of funds, but also increases public trust and the participation of various parties in supporting education. Thus, financial management is not just an administrative task, but an integral part of a sustainable education quality development strategy (Samsuri, 2022).

Based on the above background, this article aims to examine the influence of financial management on the quality of education services through a literature study approach. The main focus of this study is how an effective financial management system can support the provision of quality education services, as well as contributing ideas for education managers, policy makers and academics in formulating strategies to improve the quality of education based on strengthening financial management.

## METHODS

This research uses the library research method, which is a data collection technique by reviewing various relevant written sources such as books, scientific journal articles, research reports, and official documents. The literature study was conducted to gain an in-depth understanding of the concepts, theories and results of previous research on the relationship between financial management and the quality of education services. Through this approach, researchers can build a strong theoretical framework and obtain valid and verified information from existing literature (Adlini et al., 2022).

The data sources used were selected based on relevance to the topic, recency (especially within the last 10 years). The data collection process was carried out by searching digital and physical literature using certain keywords, then the data found was recorded, classified by theme, and analyzed systematically. Literature study is not only limited to reading and recording literature, but also involves a process of critical analysis and synthesis of information to build a comprehensive understanding of the phenomenon under study (Wardah et al., 2023).

The data analysis technique used is content analysis, which aims to identify patterns, relationships between concepts, and draw conclusions from the various references reviewed. In the analysis process, comparisons were made between findings from various sources to avoid bias and strengthen the validity of the study results (Abdurrahman, 2024). The results of this study are expected to make a scientific contribution as a reference in the development of financial management strategies in the educational environment and become the basis for further research that is more empirical in the future

## RESULT AND DISCUSSION

Financial management in educational institutions is a process that includes planning, organizing, implementing and monitoring all financial activities to support the achievement of educational goals effectively and efficiently (Arwildayanto et al., 2017). Good financial management practices are essential to ensure that any funds received can be optimally utilized according to the needs of the educational institution. This process not only focuses on managing incoming and outgoing funds, but also ensures that every dollar spent actually supports the improvement of the quality of education and the achievement of the institution's vision and mission (Olga & Nurraihan, 2023).

Literature shows that good financial management plays an important role in creating a quality education system (Nurdiana & Nadifah, 2023). Transparent, accountable and targeted fund management allows educational institutions to meet various operational and development needs, ranging from providing infrastructure, procuring learning tools, to improving the competence of educators (Sari et al., 2024). One of the fundamental aspects of financial management is proper budget planning. Educational institutions that conduct thorough annual budget planning tend to be able to allocate resources proportionally according to prioritized needs. Funds are not only spent on routine operations, but also set aside for long-term investments such as laboratory construction, digital libraries and teacher training.

Good budget planning helps educational institutions anticipate future needs and reduce the risk of wasting funds. With a clear plan in place, every expenditure can be accounted for and directed towards the priority programs that have been set. Good budget planning helps educational institutions anticipate future needs and reduce the risk of wasting funds. With a clear plan, every expenditure can be accounted for and directed to predetermined priority programs, making the use of funds more efficient and measurable (Anshori et al., 2024.). In addition, careful budget planning also enables educational institutions to prepare reserve funds for unexpected needs and promotes transparency and accountability in school financial management.

In addition to planning, financial control and reporting also play a very important role. Educational institutions that implement an internal audit system and regular reporting are able to minimize budget irregularities and increase public trust (Khofi & Wafi, 2025). Internal audits are usually conducted by teams from within the school, such as the principal and school committee, while external audits are conducted by independent auditors from outside the school or education office.

Financial transparency that is maintained through regular reporting and auditing fosters the participation of parents and communities in supporting school programs. With the disclosure of information related to the use of funds, public trust in educational institutions increases, so they are more encouraged to be actively involved in various school activities, whether through donations, cooperation or supervision. This condition not only strengthens the accountability of financial management, but also encourages the creation of a more conducive, safe and supportive educational environment for optimal learning processes because all stakeholders feel ownership and responsibility for the school's progress.

In relation to indicators of the quality of education services, the literature identifies several key aspects, including the quality of infrastructure and facilities, teacher competence, curriculum effectiveness and learner satisfaction (Samsuri, 2022). Sound financial management enables schools to provide decent classrooms, adequate learning equipment, access to information technology, and fund extracurricular activities and character development. All these aspects are part of quality education services and greatly affect student learning outcomes. Schools that are able to manage their finances well will find it easier to improve the quality of education services provided to students (Kurniady et al., 2018).

Several case studies reviewed show that schools or colleges that apply modern financial management principles experience significant improvements in accreditation and competitiveness. Institutions that implement financial digitization and integrated reporting systems are proven to streamline administrative processes and direct funds to priority areas, such as teacher professional development and curriculum innovation. This ultimately strengthens the institution's reputation in the eyes of the public and increases trust from all stakeholders, including students, parents and the government. High public trust in educational institutions becomes social capital that is very important for the survival and development of educational institutions in the future.

Monitoring and evaluation are the next important stage in education financial management. Monitoring is conducted regularly and involves various stakeholders to ensure transparency and accountability. Evaluation aims to assess the effectiveness of

the use of funds and provide recommendations for future improvements. Efficiency and effectiveness in financial management determine the success of educational institutions in achieving their goals. With efficient financial management, educational institutions can allocate funds more strategically to support innovative and impactful educational programs and activities. Good financial management also has an impact on improving the welfare of educators. Professionally managed funds can be used to provide incentives, training and career development for teachers, so that they are more motivated in carrying out their duties.

The literature also emphasizes the importance of coordination and communication between all relevant parties in education financial management. Collaboration between principals, treasurers, school committees and education offices are necessary to ensure that every financial policy is in accordance with the plan and applicable regulations. Effective implementation of financial management principles not only affects the financial aspects but also strengthens the overall governance of the educational institution. With good governance, education institutions will be better prepared to face future challenges and changes. From the various findings, it can be concluded that the relationship between financial management and the quality of education services is close and mutually influential. When financial aspects are managed strategically, educational institutions will have a stronger carrying capacity to improve the quality of their services.

Financial management is important for every educational institution, both public and private, therefore educational institutions must place financial management as a major component in planning and evaluating the quality of education. With good financial management, educational institutions can provide better quality and sustainable services for all learners.

Empirical research also shows a significant relationship between financial management and education quality. A study at SMPN 5 Tapung Hulu, for example, found that financial management contributed 44.9% to the quality of education, while the rest was influenced by other factors. This finding emphasizes the importance of strategic financial management in improving the quality of education (Fadli, 2021).

The challenges faced in the management of education finance in Indonesia include the limited allocation of funds, the lack of capacity of financial managers, and the low level of transparency and accountability in many educational institutions. Therefore, increasing the capacity of financial managers and implementing a strict supervision system are needed.

In practice, education financial management involves various stages from planning, budgeting, implementation, accounting, to reporting and accountability. Each stage must be carried out with the principles of openness, participation and accountability so that the funds managed actually provide optimal benefits for improving the quality of education. Good financial management can also increase community and parent participation in supporting school programs. Budget transparency fosters trust and active involvement from various parties, creating a conducive and collaborative educational environment.

Effective implementation of financial management principles not only impacts the financial aspect, but also strengthens the reputation of educational institutions in the eyes of the community. Schools that are able to manage their finances



professionally tend to have better accreditation levels and become the first choice for the community. Thus, the relationship between financial management and the quality of education services is close and mutually influential. When financial aspects are managed strategically, educational institutions will have a stronger carrying capacity to improve the quality of their services.

## CONCLUSION

Based on the results of the literature review, it can be concluded that effective, transparent and accountable financial management plays a very important role in improving the quality of education services. Structured financial management allows educational institutions to meet operational needs, develop infrastructure and facilities, and improve the competence of educators on an ongoing basis. The main strength of this concept lies in its ability to create efficient governance, increase public trust and encourage active participation of all stakeholders. However, its weaknesses are still found in the limited capacity of financial managers, low transparency in some institutions, and challenges in consistent monitoring and evaluation. In the future, the concept of education financial management has a great opportunity to continue to be developed, especially through digitizing the financial system, increasing human resource capacity, and cross-sector collaboration to create a more adaptive and highly competitive education ecosystem.

## REFERENCES

- Abdurrahman. (n.d.). Metode Penelitian Kepustakaan dalam Pendidikan Islam. *Adabuna: Jurnal Pendidikan Dan Pemikiran*, 3(2), 102–113. <https://doi.org/10.38073/adabuna.v3i2.1563>
- Adlini, M. N., Dinda, A. H., Yulinda, S., Chotimah, O., & Merliyana, S. J. (2022). Metode Penelitian Kualitatif Studi Pustaka. *Edumaspul: Jurnal Pendidikan*, 6(1), 974–980. <https://doi.org/10.33487/edumaspul.v6i1.3394>
- Anshori, A., Khoirunnisah, F., Aulia, R., & Kusumaningrum, H. (2024). Efisiensi dan Efektifitas dalam Manajemen Keuangan Lembaga Pendidikan. *PAJAMKEU: Pajak Dan Manajemen Keuangan*, 1(5), 28–39. <https://doi.org/10.61132/pajamkeu.v1i5.625>
- Arwildayanto, Lamatenggo, N., & Sumar, W. T. (2017). Manajemen Keuangan atau Pembiayaan Pendidikan. In U. Kuswandi (Ed.), *Widya Padjadjaran*. Widya Padjadjaran. <https://doi.org/10.57251/ped.v3i2.1374>
- Fadli, M. (2021). *Pengaruh Manajemen Keuangan Terhadap Mutu Pendidikan Di Sekolah Menengah Pertama Negeri 5 Tapung Hulu*. <http://repository.uin-suska.ac.id/id/eprint/51292>
- Hidayat, S., Pratomo, D., Piandani, D. W., & Fitriadi, A. (n.d.). Manajemen Keuangan dalam Peningkatan Mutu Sekolah berbasis Rapor Pendidikan. *Jurnal Impian*, 4(2), 239–248. <https://doi.org/https://doi.org/10.30872/jimpian.v4i2.4334>
- Khofi, M. B., & Wafi, I. (2025). *Prinsip-Prinsip Manajemen Keuangan di Sekolah : Implementasi dan Dampaknya*. 3(1), 1–12. <https://doi.org/10.62387/hatta.v3i1.29>
- Kurniady, D. A., Setiawati, L., & Nurlatifah, S. (2018). Manajemen Pembiayaan Pendidikan Terhadap Mutu Sekolah Menengah Kejuruan. *Jurnal Penelitian Pendidikan*, 17(3), 263–269. <https://doi.org/10.17509/jpp.v17i3.9620>
- Nurdiana, D. D., & Nadifah, N. I. (2023). Manajemen Keuangan Sekolah Dalam

- Meningkatkan Mutu Pendidikan. *Journal of Education Management Research (JEMR)*, 1(1), 41–47. <https://doi.org/10.69533/1tw1493>
- Olga, L., & Nurraihan, F. (2023). Manajemen Finansial Dalam Konteks Pendidikan. *Jurnal Manajemen Dan Bisnis Equilibrium*, 9(1), 113–128. [https://doi.org/10.47329/jurnal\\_mbe.v9i1.1157](https://doi.org/10.47329/jurnal_mbe.v9i1.1157)
- Samsuri, S. (2022). Relasi Manajemen Keuangan dan Kualitas Lembaga Pendidikan Islam. *Amorti: Jurnal Studi Islam Interdisipliner*, 1(2), 111–121. <https://doi.org/10.59944/amorti.v1i2.17>
- Sari, Y. P., Rachmawati, D. W., Rahmawati, S., Solissa, F., Niam, M. F., Purnamasari, A., Wajdi, F., Khosiin, K., Nuryani, H. S., Nurmalasari, I., & Lindriany, J. (2024). *Pengelolaan Keuangan Pendidikan*. Penerbit Widina Media Utama.
- Syukri, M., Melisawati, S., Fatma, D., & Renanda, R. (2024). Manajemen Pembiayaan Pendidikan Terhadap Mutu Pendidikan Dasar. *Jurnal Ilmiah Wahana Pendidikan*, 10(18), 605–617. <https://doi.org/https://doi.org/10.5281/zenodo.13932587>
- Wardah, W., Syahruraji, A., & Rokmanah, S. (2023). Pentingnya Pola Komunikasi dalam Pembelajaran untuk Meningkatkan Motivasi Peserta Didik Sekolah Dasar. *Jurnal Dunia Pendidikan*, 4(1), 145–154. <https://doi.org/10.55081/jurdip.v4i1.1467>

Copyright holder :

© Etika, V., Ade, S., Derliana, D.

First publication right:

Diniyyah Jurnal

This article is licensed under:

**CC-BY-SA**