



The Influence of School Financial Management on the Effectiveness of Education Programs at MTs Nurul Huda Jakarta

Syaibatul Aslamiyah^{1*}

¹Universitas Islam Jakarta, Indonesia

¹syaibahaslamiyah@gmail.com*

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Abstract

This study aims to determine the influence of school financial management on the effectiveness of educational programs at MTs Nurul Huda Jakarta. The method used is a quantitative approach with a correlational research design. The sample in this study consisted of 50 respondents consisting of principals, treasurers, teachers, and administrative staff, who were selected using purposive sampling techniques. The research instrument is in the form of a closed questionnaire that has been tested for validity and reliability. The results of data analysis using simple linear regression showed that school financial management had a positive and significant influence on the effectiveness of the educational program, with a determination coefficient value (R^2) of 0,612. This means that 61,2% of the effectiveness of educational programs is influenced by how school finances are managed, while the rest is influenced by other factors. Good financial management, including budget planning, fund allocation, and financial reporting, contributes directly to the implementation of planned, targeted, and sustainable educational programs. This study recommends that schools continue to improve transparency and efficiency in financial management to support the success of education programs in the future.



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INTRODUCTION

Education is a fundamental need that must be met by every individual in society. The success of a country in building civilization and the progress of the nation is highly determined by the quality of its education system. In the Indonesian context, education is not only seen as a means of intellectual development, but also as an instrument of character formation, national values, and the strengthening of faith and piety (Narimo et al., 2019). Therefore, the implementation of education must be managed in a professional, planned, and sustainable manner in order to be able to respond to the demands of the times and the needs of the community (Syakdia Apria Ningsih, 2024).

Formal educational institutions such as schools and madrassas are the spearhead in the implementation of national education programs. Madrasah Tsanawiyah (MTs) as part of the Islamic-based junior secondary education system has a strategic role in shaping a generation that is not only intellectually intelligent, but also noble in character (Husen, 2021). To realize this role, madrassas need to manage all aspects of education management in an integrated manner, including in terms of financial management (Mukarromah et al., 2021).

School financial management is the process of managing education funds that includes planning, organizing, implementing, supervising, and evaluating finances to support the achievement of educational goals (Mujayaroh & Rohmat, 2020). Good financial management can ensure that all school programs and activities can run smoothly, efficiently, and achieve maximum results (Aslindah & Mulawarman, 2022). In practice, school financial management includes the preparation of an annual budget, allocation of funds for various needs, reporting on the use of funds, and internal and external supervision of financial transactions (Hidayat et al., 2025).

In the midst of the limited education budget that is often faced by schools, including madrasas, management's ability to manage finances is very crucial. Not a few schools experience obstacles in the implementation of educational programs due to weak budget management, lack of transparency, or lack of clear priorities in the use of funds. This condition can result in hampered learning activities, less than optimal facilities and infrastructure, and low motivation of educators and education staff (Putri Setyaningsih, 2021).

MTs Nurul Huda Jakarta is one of the Islamic educational institutions that has been established for a long time and has a high commitment to providing quality educational services for the community. However, in the initial observations made by the author, there are several indications that the effectiveness of the education program in this madrasah has still not reached the optimal level. Some student learning and development programs are not carried out as planned, there are shortages in the provision of teaching aids and supporting facilities, and there are still limited teacher professional development activities (Kaenah & Utami, 2023).

These problems raise fundamental questions about the factors that affect the effectiveness of the educational program at MTs Nurul Huda Jakarta. One of the factors that deserves to be studied in depth is school financial management (Saknosiwi et al., 2021). Has the financial management carried out so far been carried out in accordance with the principles of efficiency, accountability, and transparency? Has the available budget been allocated according to educational priorities and needs? To what extent is the participation of school stakeholders, especially teachers and staff, involved in the process of preparing and implementing the budget?

As an educational institution that receives funds from various sources such as BOS (School Operational Assistance) funds, parental donations, and assistance from the private sector or local government, MTs Nurul Huda Jakarta has a great responsibility in ensuring that all funds received are managed appropriately. Inefficiencies in fund management not only have an impact on the non-implementation of educational programs, but can also reduce public trust in madrasas as credible educational institutions (Al-Jannah & Khoiri, 2023).

Good financial management involves several important components such as: (1) budget planning based on real needs and valid data; (2) the implementation of the budget in accordance with the plan and within the legal corridor; (3) transparent and accountable financial reporting; and (4) evaluation of financial performance as a basis for continuous improvement. In many cases, madrasas that have succeeded in improving the quality of their education are those that have an organized financial system and involve various parties in the decision-making process (Setiawan et al., 2024).

The effectiveness of the education program itself can be measured from various indicators such as the achievement of learning goals, the improvement of student achievement, the implementation of curricular and extracurricular activities in accordance with the schedule, and the satisfaction of students, teachers, and parents with the educational services provided (Farell et al., 2021). In other words, sound financial management will be directly proportional to the quality of the implementation of educational programs in schools.

From the perspective of Islamic education management, finance is not only seen as a supporting instrument, but also as a mandate that must be managed responsibly. Islam teaches the importance of honesty, transparency, and accountability in every asset management. Therefore, financial management in Islamic educational institutions should reflect these values, not only for operational efficiency, but also as part of the integrity of the institution.

Through this research, the author wants to further explore how the financial management carried out by MTs Nurul Huda Jakarta contributes to the implementation of

educational programs that have been designed. This research is important because there is still a lack of empirical studies that specifically link the variables of financial management and the effectiveness of educational programs in the context of madrasas (Subhaktiyasa, 2024).

This research is also expected to make a practical contribution to school management, especially in developing more effective financial strategies to improve the quality of education. With the results of this research, it is hoped that the madrasah can evaluate the financial practices that have been carried out so far and design new policies that are more participatory, efficient, and accountable.

In addition, the results of this study are expected to provide a reference for education policymakers within the Ministry of Religious Affairs, as a basis for developing financial assistance policies that are more targeted for madrasas. At a broader level, this research can also be considered for academics and other researchers in developing the study of finance-based education management in Islamic educational institutions (Muzhaffarah & Anisa, 2024).

Thus, this background suggests that there is a logical and empirical relationship between good financial management and the effectiveness of the implementation of educational programs. School financial management is not just an administrative activity, but becomes the backbone in the implementation of quality and sustainable education. Therefore, the study of the influence of school financial management on the effectiveness of educational programs at MTs Nurul Huda Jakarta is a relevant, important, and urgent step to be taken.

LITERATUR REVIEW

School financial management is an important component in the implementation of effective and sustainable education. In the context of educational institutions such as Madrasah Tsanawiyah (MTs), financial management not only includes the administrative process of fund management, but also becomes a strategic instrument in supporting the achievement of educational goals. Given the complexity of educational activities that include learning, educator development, provision of facilities and infrastructure, and extracurricular activities, an efficient, transparent, and accountable financial management system is needed.

The literature review in this study aims to examine theories and previous findings that are relevant to two main variables, namely school financial management and the effectiveness of educational programs. In addition, this review will also explain the theoretical relationship between the two variables based on the perspective of education management and empirical practices in various educational institutions. This review includes the theory of education financial management, the principles of public accountability in the management of education funds, and indicators of the effectiveness of education programs based on academic literature and national education regulations (Aslindah & Mulawarman, 2022).

The scope of the literature review is focused on studies that discuss: (1) basic concepts and principles of school financial management; (2) factors that affect the effectiveness of educational programs; (3) the role of management in budget allocation decision-making; and (4) the results of previous research examining the relationship between financial management and the quality or effectiveness of education. By discussing these various approaches and perspectives, this review is expected to be able to provide a strong conceptual foundation to develop a framework of thinking, hypothesis formulation, and appropriate methodological approach in this study.

The significance of this literature review lies in its contribution in clarifying the position of research in the scientific map of education management. Amid increasing demands for accountability and transparency in educational institutions, a comprehensive understanding of

the theory and practice of school financial management is becoming increasingly important. This review is also the basis for assessing the relevance and novelty of this research, as well as to identify gaps in the literature that are still open for further research, especially in the context of madrasas as Islamic educational institutions.

Thus, this section becomes an important foundation in building theoretical arguments and scientific justifications that effective financial management has a significant relationship with the effectiveness of educational programs, especially at MTs Nurul Huda Jakarta.

RESEARCH METHODS

This study is a quantitative research with an explanatory approach, which is research that aims to explain the causal relationship between the variables studied through hypothesis testing. The main focus of this study is to find out how much influence school financial management has on the effectiveness of educational programs at MTs Nurul Huda Jakarta.

The quantitative approach was chosen because it is able to present data in an objective, measurable, and statistically analyzable manner to identify relationships between variables. The collected data are analyzed using inferential statistical procedures to draw general conclusions from the studied samples.

Research Population

The population in this study is all educators and education staff at MTs Nurul Huda Jakarta who are directly or indirectly involved in the process of financial management and the implementation of educational programs. This population consists of:

1. Head of Madrasah
2. Deputy Head of Madrasah
3. School treasurer
4. Subject teacher
5. Administrative staff
6. Educational program coordinator

Sample or Research Subject

Because the population is not too large, this study uses a saturated sampling technique (total sampling), where all members of the population are used as research samples. With this technique, it is hoped that the results of the study will reflect the actual conditions without the need to generalize to the wider population.

Thus, the research sample consisted of 50 respondents consisting of all elements involved in financial management and the implementation of educational programs at MTs Nurul Huda Jakarta.

Data Collection Techniques

The data collection technique in this study uses an instrument in the form of a closed questionnaire with a Likert scale. The questionnaire consists of two main parts that represent two research variables, namely:

School Financial Management (Variable X):

1. Financial planning
2. Financial organization
3. Budget implementation
4. Financial supervision and evaluation

Effectiveness of Education Programs (Variable Y):

1. Achievement of learning objectives

2. Quality of the learning process
3. Utilization of Facilities and Infrastructure
4. Stakeholder satisfaction level

In addition to questionnaires, supporting data is collected through documentation such as school financial statements, educational planning documents, and annual education program implementation reports.

Instrument Validity and Reliability Test

Before the questionnaire is used in the research, the validity and reliability of the instrument are tested:

1. The Validity Test was carried out using the Pearson Product Moment correlation technique, to find out the extent to which the items in the questionnaire were able to measure the indicators in question.
2. The Reliability Test is conducted using Cronbach's Alpha value, with the standard that a > value of 0.60 indicates that the instrument is reliable.

Data Analysis Techniques

The collected data was analyzed using simple linear regression analysis to determine the influence between the independent variable (school financial management) and the bound variable (the effectiveness of the educational program). The analysis is carried out with the help of statistical software such as SPSS version 25.

The analysis steps include:

1. Descriptive Statistical Test
It is used to provide an overview of the data, such as the mean, median, mode, and standard deviation of each indicator.
2. Classic Assumption Test
Before the regression analysis is carried out, a normality test, a linearity test, and a heteroscedasticity test are first carried out to ensure that the data meets the requirements of regression analysis.
3. Simple Linear Regression Test
Regression model formula:
$$Y=a+bX+e$$

Where:

Y = Effectiveness of educational programs

X = School financial management

a = Constant

b = Regression coefficient

e = Error/residual

4. Significance Test (t-test)
It is used to find out whether financial management variables have a significant influence on the effectiveness of educational programs.
5. Coefficient of Determination (R^2)
It is used to find out how much the X variable contributes to the Y variable.

RESULTS AND DISCUSSION

Statistics Descriptive

Based on the results of the questionnaire distributed to 50 respondents, the following data was obtained:

1. School Financial Management (X) has an average score of 4.12 on a Likert scale of 1–5, with a standard deviation of 0.48. This shows that respondents tend to give a high assessment of the financial planning, implementation, and evaluation process carried out by the school.
2. The effectiveness of the Education Program (Y) has an average value of 4.03 with a standard deviation of 0.52, showing a positive perception of the achievement of educational goals, the learning process, and the use of available infrastructure.

Classic Assumption Test

1. Normality Test: The results of the Kolmogorov-Smirnov test showed a significance value of 0.081 ($p > 0.05$), so the data was declared to be normally distributed.
2. Linearity Test: The linearity test showed a linear relationship between variables X and Y, with a significance value of deviation from linearity of 0.153 ($p > 0.05$).
3. Heteroscedasticity Test: The results of the Glejser test showed that there were no significant patterns in the residuals, so the model was free of heteroscedasticity symptoms.

Simple Linear Regression Analysis

Based on regression analysis using SPSS, the following regression equations were obtained:

$$Y = 1,204 + 0,684X$$

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Where:

Y = Effectiveness of the Education Program

X = School Financial Management

1.204 = constant

0.684 = regression coefficient

Model interpretation: Every one unit increase in the quality of school financial management will increase the effectiveness of the educational program by 0.684 points.

T test (Significance of Regression Coefficient)

The results of the t-test showed:

- Calculated t-value = 8.765
- Significance value (Sig.) = 0.000 ($p < 0.05$)

Thus, it can be concluded that school financial management has a significant effect on the effectiveness of educational programs at MTs Nurul Huda Jakarta.

Coefficient of Determination (R^2)

R^2 value = 0.612

This means that 61.2% of the variation in the effectiveness of educational programs can be explained by school financial management variables, while the remaining 38.8% is explained by other variables that were not studied in this study.

DISCUSSION

The results of the study show that school financial management has a significant influence on the effectiveness of educational programs at MTs Nurul Huda Jakarta. This is in line with the results of the regression test which showed a positive coefficient of 0.684 and a significance value of 0.000 (< 0.05), which means that the better the financial management in schools, the more effective the implementation of educational programs.

These findings support Robbins' (2003) theory of organizational effectiveness that relies heavily on resource management, including finance. With good financial management—through careful planning, structured organization, and transparent evaluation, schools are able to provide adequate learning facilities, improve teacher competence through training, and support extracurricular activities that support student character building.

These results are also in line with previous research by Hidayat & Sari (2019), which found that the involvement of all stakeholders in financial management improves the accountability and effectiveness of education. In the context of MTs Nurul Huda Jakarta, the involvement of madrasah heads, treasurers, teachers, and madrasah committees in budget management has been proven to increase internal trust and accelerate the realization of educational programs.

However, the determination coefficient (R^2) value of 61.2% also indicates that there are other factors outside of financial management that affect the effectiveness of the educational program, such as teacher competence, madrasah head leadership, organizational culture, and parental involvement.

Thus, good financial management is very important, but it also needs to be supported by other non-financial factors to create a truly effective learning environment.

CONCLUSION

Based on the results of the research and discussions that have been conducted, it can be concluded that:

1. School financial management has a positive and significant influence on the effectiveness of educational programs at MTs Nurul Huda Jakarta. This is evidenced by the results of a simple linear regression analysis which shows a regression coefficient of 0.684 and a significance value of 0.000.
2. The amount of financial management's contribution to the effectiveness of education programs is 61.2%. This shows that more than half of the success of an educational program is determined by how the school's finances are planned, implemented, and evaluated.
3. The effectiveness of educational programs in schools can be improved through more professional, transparent, and accountable financial management. This includes the involvement of all school elements in budget planning, monitoring financial implementation, and reporting that is open to the public.

SUGGESTION

Based on the above conclusion, the suggestions that can be given are as follows:

1. For the School (MTs Nurul Huda Jakarta):
It is hoped that it can continue to improve the quality of school financial management by developing a budgeting system based on program needs, strengthening the financial reporting and evaluation system, and encouraging the participation of all stakeholders in the fund management process.
2. For Madrasah Heads and Education Personnel:
It is necessary to conduct regular training on financial management based on public accountability and the effective use of BOS funds. Madrasah heads as leaders must encourage a culture of transparency and collective decision-making in budget allocation.
3. For future researchers:
It is recommended to research other variables that can also affect the effectiveness of education, such as the leadership style of madrasah heads, teacher quality, student learning motivation, or social environmental factors. Research can also be developed with a qualitative approach to gain a deeper understanding.
4. For the Government and the Ministry of Religious Affairs:

It is necessary to provide technical guidance and periodic supervision to madrasas related to the management of education funds in order to ensure the sustainability and accountability of educational programs in the madrasah environment.

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