

Financial Management Based on SSP (Smart School Program) Mobile Application to Accelerate Education Services at Pondok Darul Arqam Muhammadiyah Patean in 2022

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ABSTRACT

The purpose of this study is to determine the effect of financial management based on the mobile PSP (Smart School Program) application on the acceleration of educational services at Pondok Darul Arqam Muhammadiyah Patean Kendal in 2022. This research uses qualitative research methods with a library research approach. This method is used to collect data and information from various relevant sources, such as scientific journals, books, research reports, and other documents. The library research approach allows researchers to collect and analyze data thoroughly by referring to existing literature reviews. In conclusion, this study provides evidence that the use of PSP Mobile application-based financial management has a positive impact on the acceleration of education services. The practical implication of this research is that decision makers and practitioners in the field of education can consider implementing PSP Mobile applications as a strategy to improve the efficiency and effectiveness of Education services.

INTRODUCTION

Schools have the duty to manage finances based on the principles of financial management so that the money in circulation can be utilized optimally. Optimal school financial management forces schools to carry out the school financial management process as well as possible. School financial management is based on the principles contained in the Government Regulation of the Republic of Indonesia Number 48 of 2008 concerning Education Funding, namely the principles of justice, efficiency, transparency, and public accountability. The regulation also explains that the four principles are used in the process of school financial management starting from planning, realization of receipts and expenditures of education funds, supervision and examination, and accountability. If all management measures have run as expected, it will have a positive impact on all relevant parties in a school.

Likewise, Islamic boarding schools, Islamic boarding schools as the oldest Islamic educational institutions in Indonesia, have currently experienced a shift in orientation from salaf to modern formats that have an impact on the ability of students to master Islamic knowledge from classical sources. So to restore the position to its original role, which is to produce clerical cadres, of course, by making improvements both on the internal and external sides of the institution in a systematic and organized manner so that its output will have the advantage of totality, which is not only superior

in the study of classical books but also superior in general knowledge, management, and administration as a counterbalance to the progress of the times.

Given that schools and Islamic boarding schools have the same substance and common vision-mission of each agency, it can be said that financial management of Islamic boarding schools is an activity carried out to achieve the goals of the Islamic boarding school that has been planned by developing and managing resources and sources of funds as well as the potentials possessed in the Islamic boarding school system effectively and efficiently. Financial management of Islamic boarding schools is one of the substances of educational institution management that will help determine the smooth running of Islamic boarding school activities. As is the case with the substance of education management in general, financial management activities of Islamic boarding schools should be carried out through the process of planning, organizing, directing, coordinating, supervising or controlling.

It is often found that financial problems in Islamic boarding schools are always an obstacle in carrying out pesantren activities, both related to budget, accounting, administrative arrangement, allocation and development needs of pesantren as well as in the process of daily activities of pesantren. Not a few pesantren that have both human and natural resources are not neatly organized and not a few Islamic boarding school education processes run slowly due to errors in the arrangement of financial management.

Financial management in general has actually been done well by all schools. It's just that the level of substance of implementation varies from one school to another. The existence of this diversity depends on the size of each school, the location of the school, and the nickname of the school. In ordinary schools where the carrying capacity of the community is still relatively low, financial management is still simple. Meanwhile, in ordinary schools whose community carrying capacity is large, maybe even very large, of course, financial management tends to be more complicated. This trend is carried out because schools must be able to accommodate various activities that are increasingly demanded by the community (Hidayat, 2022)

Financial management is one of the substances of school management that will also determine the running of educational activities in schools. According to the Ministry of National Education (2003) that financial management is an act of financial management / administration which includes recording, planning, implementation, accountability and reporting. Thus, school financial management can be interpreted as a series of activities to manage school finances ranging from planning, bookkeeping, spending, supervising and accountability of school finances. This is in line with the results of Ezah and Ogara's (2020) research entitled "Impact of Financial Management on Effective School Administration in Enugu Education Zone" saying that poor financial management is one of the main reasons that thwart effective school management. The role of the principal in financial management has a positive effect on school coordination.

Financial management is one aspect of education management that plays an important role in the framework of development and development of an educational institution. Education is one of the long-term investments that has the ultimate goal of producing reliable and competitive human resources both at the local and global levels. Education management also occupies a strategic position because it is a central part of educational services. Financial management organizes the learning process in schools to achieve school goals and optimal educational goals. Financial management is directed at improving the quality of educational services. (Chidinmachinenye & Anachuna, 2019)

Pondok Darul Arqam Muhammadiyah Patean is one of the Islamic boarding schools in Patean District, Kendal Regency, Central Java that has used the PSP (Smart School Program) Mobile application to maximize the financial management of Islamic boarding schools. Based on the researchers' initial observations, about 40% of all guardians in the cottage have not completed administration until the specified time. One of them happened because of the lack of meeting between the guardians and the Islamic boarding school, so that the guardians were sometimes negligent and forgot the nominal bill to be paid at that time. Therefore, Pondok Darul Arqam Muhammadiyah Patean continues to improve day by day, one of which is by utilizing information technology to create a PSP (Smart School Program) Mobile application to make it easier for student guardians to carry out administration at the cottage. This is in line with Azyumardi Azra in the

introduction to the book *Pesantren Rooms* by Nurcholis Madjid (1997) which explains that the modernization of the pesantren education system includes four things. First, the renewal of the substance or content of education by focusing on general and vocational subjects; second, the update of the methodology; third, institutional reform; and fourth, function updates.

As an implementation of the existing education management paradigm in Indonesia, Total Quality Management (TQM), financial and financing issues are more regulated by the educational institutions themselves, including Islamic boarding schools. Although actually the Islamic boarding school from the beginning since its inception is indeed an independent institution in its management arrangement. But it would be better if Pesantren could adopt a management arrangement that could bring the benefit of the people. This is certainly inseparable from the principle of Pesantren, (al-Muhafadhoh'alaal-Qodimas-Sholih-waal- Akhdu bi al-Jadid al-Ashlah) preserving good old traditions and adopting new things that bring more mashlahat. Therefore, according to researchers, the use of information technology in the form of PSP (Smart School Program) Mobile applications used by Pondok Darul Arqam Muhammadiyah Patean in maximizing financial management of Islamic boarding schools is the right choice. (Bua & Adzongo, 2014)

According to the use of information technology in the field of education has an important meaning in order to improve the quality of education. The use of information technology is important because considering the geographical conditions of Indonesia in general vary. This is also supported by the results of a study entitled "The Effect of Information Technology, Competence, and Commitment to Service Quality and Implication on Customer Satisfaction" which explains that information technology has a significant influence on service quality, where the partial path coefficient value of information technology variables on service quality is 0.456. Thus, based on the background of the above problems, researchers focused this research on the Effect of PSP (Smart School Program) Mobile on the Acceleration of Education Services. So the title of the research taken is "The Effect of PSP (Smart School Program) Mobile-Based Financial Management on the Acceleration of Education Services at Pondok Darul Arqam Muhammadiyah Patean Kendal in 2022". The results of this study are expected to be recommendations for education personnel, school principals, cottage leaders and other researchers to further maximize the financial management of their Islamic boarding schools. (Husaini, 2017) (Nugraha et al., 2022)

The purpose of this study is to determine the effect of financial management based on the mobile PSP (Smart School Program) application on the acceleration of educational services at Pondok Darul Arqam Muhammadiyah Patean Kendal in 2022.

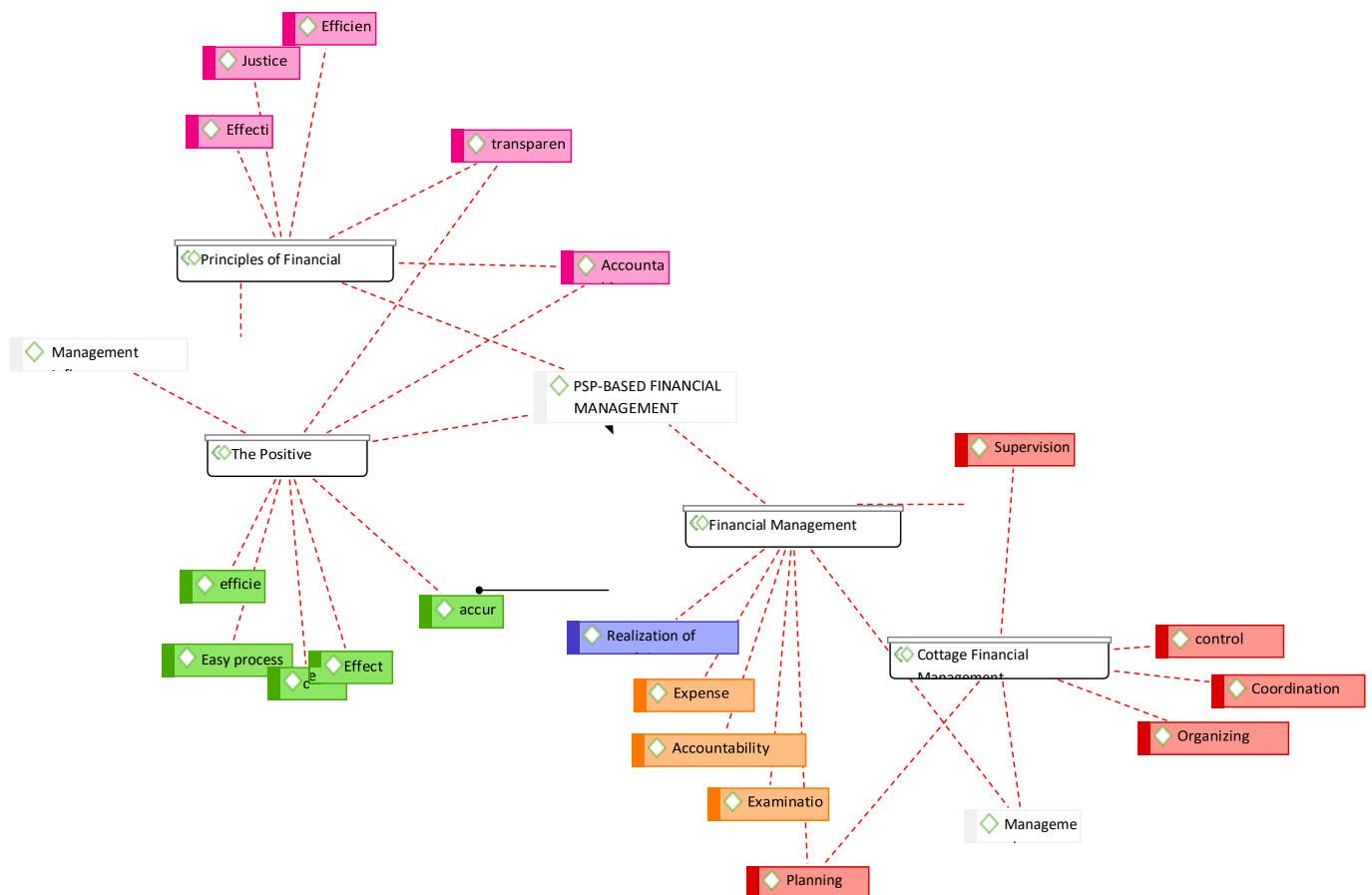
METHODS

This study aims to analyze the effect of financial management based on the PSP (Smart School Program) Mobile application on the acceleration of education services. This research uses qualitative research methods with a library research approach. This method is used to collect data and information from various relevant sources, such as scientific journals, books, research reports, and other documents. The library research approach allows researchers to collect and analyze data thoroughly by referring to existing literature reviews.

Research steps:

1. Identify Research Objectives:
 - a. Explain the purpose of the research clearly and in detail.
 - b. Identify the variables to be studied, namely PSP Mobile application-based financial management and acceleration of education services.
2. Determination of Research Scope:
 - a. Clarify the scope of research, such as the location of the study and the target population.
 - b. Explain why the use of PSP Mobile application was chosen as the object of research.
3. Data Collection:
 - a. Search and access relevant literature sources such as scientific journals, books, research reports, and related documents.
 - b. Identify and collect information related to PSP Mobile application-based financial management and acceleration of education services.
4. Selection and Assessment of Information Sources:

- a. Selecting literature sources in accordance with the research topic.
 - b. Assess the quality and reliability of the sources of information found.
5. Data Analysis:
- a. Conduct analysis of data found from literature sources.
 - b. Identify important findings related to the effect of PSP Mobile application-based financial management on the acceleration of education services.
6. Report Preparation:
- a. Prepare a research report that includes a summary of the research findings.
 - b. Present research findings systematically and logically.



RESULTS AND DISCUSSION

1. Analysis of Research Findings:

In this study, we identified the impact of PSP Mobile application-based financial management on the acceleration of education services. Based on the results of the study, several important findings were found that will be explained and analyzed in this section.

2. The Effect of PSP Mobile Application-Based Financial Management on the Acceleration of Education Services:

Analysis of research findings shows that the implementation of PSP Mobile application-based financial management has a positive influence on the acceleration of education services. The app allows schools and related parties to manage and monitor expenses and income efficiently and transparently. As a result, financial administration processes become easier, faster, and more accurate, which in turn increases the efficiency and effectiveness of educational services.

3. Optimization of PSP Mobile Application Use in Financial Management:

This discussion emphasizes the importance of optimizing the use of PSP Mobile application in financial management. In this study, it was found that schools that actively use this application in an integrated manner throughout their financial processes tend to experience a significant increase in the acceleration of education services. In addition, effective training and mentoring to school staff in the use of the application also contributes to the improvement of service quality.

4. Challenges and Constraints of PSP Mobile Application Implementation:

In this section, we discuss the challenges and constraints that arise in the implementation of PSP Mobile application in financial management. Some of the challenges identified include resistance to change from the parties involved, limited access to technology, and a shortage of technical expertise among school staff. In the face of these challenges, strategic measures such as additional training, effective socialization, and adequate technical support need to be put in place to ensure successful implementation.

5. Principles of School Financial Management

Law of the Republic of Indonesia Number 20 of 2003 article 48 states that the management of education funds is based on the principles of justice, efficiency, transparency, and public accountability. This principle is in line with the reform of the Ministry of Education and Culture. The implementation of the Strategic Plan of the Directorate General of Secondary Education (Renstra Ditjen Dikmen) pays attention to bureaucratic reform of the Ministry of Education and Culture. The bureaucratic reform is implemented by referring to the 2010-2014 strategic plan and the 5K mission of the Ministry of Education and Culture, namely availability, affordability, quality, equality, and certainty, as the basis for planning the implementation of bureaucratic reform programs. In addition, the implementation of bureaucratic reform of the Directorate General of Secondary Education is also based on the principles of efficiency, effectiveness, accountability, and transparency. Based on this description, this study will explore the principles of fairness and efficiency in financial management which can be explained as follows: (Fair, 2016)

1) Justice

Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Article 5 Paragraph 1 mandates that every citizen has the same right to get quality education. The principle of fairness in school financial management is carried out by providing the widest possible opportunity to candidates and / or students in getting educational services at school. These opportunities include, among others, (1) special services to students with special needs and / or who have special intelligence and talent potential, (2) access to education to prospective and / or students, (3) opportunities to continue education (Article 5 of Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System).

In order to equalize education with the principle of justice, schools are also required to manage finances sourced from School Operational Assistance (BOS) funds. MA School Operational Assistance is a government program to support the implementation of affordable and quality secondary education programs (BOS MA Technical Guidelines 2014). Some of the objectives of the BOS MA are to realize government alignment for poor high school students by waiving and/or assisting school fee bills for poor students and providing equal opportunities for poor high school students to get affordable and quality education services. In addition, the Social Friendly Program is also mandated to quality schools with students who come from economically disadvantaged families, namely by actively identifying and recruiting poor students who have the interest and potential to attend education in the school concerned. Furthermore, schools are also mandated to carry out cross-subsidy mechanisms and/or seek similar sources of funding from local governments, communities, and other non-binding and voluntary sources for poor students. (Mubin, 2018)

In addition to the BOS fund, the school is also mandated to manage the Poor Student Assistance fund. Poor Student Assistance is a constitutional mandate implemented through a policy of subsidizing education costs for poor students. The objectives include providing opportunities for junior high school graduates and equivalent to continue schooling, preventing poor students from

dropping out of school, and providing greater opportunities for poor students to continue attending school (2014 High School Poor Student Assistance Implementation Guidelines).

Based on this theory, researchers concluded that the principle of fairness in school financial management is the foundation of school financial management in planning income, financial allocation and providing optimal services to students, teachers, employees as a form of educational equity. Furthermore, it is explained about the principle of efficiency related to budget realization in school financial management.

2) Efficiency

Efficiency in the management of education funds is carried out by optimizing access, quality, relevance, and competitiveness of education services (Government Regulation of the Republic of Indonesia Number 48 of 2008). Efficiency in the world of education has a relationship between the utilization of limited educational resources to achieve high optimization. Define an efficient operational process if a product or work result can be achieved with the lowest use of resources and funds (spending well). (Andiawati, 2017) (Komariah, 2018)

In school financial management, the principle of efficiency can be implemented with internal efficiency and external efficiency. positing that internal efficiencies will produce the expected output at minimal cost. The comparison between the cost of educational inputs and their effectiveness in supporting learning outcomes as a concept of internal efficiency also emphasizes the provision of stimuli that can motivate the behavior of students, teachers and principals. Furthermore, it also explained that external efficiency is often associated with the cost benefit analysis method, which is the ratio between financial benefits as a result of education with all costs incurred for education. In addition to being associated with the cost benefit analysis method, external efficiency is also associated with the analysis of the return on education investment from the formation of abilities, attitudes, and skills. This efficiency aims to determine policies in allocating education costs, as well as social recognition of graduates or educational outcomes. (Main & Setiyani, 2014) (Masruri et al., 2021)

Based on this theory, researchers concluded that the principle of efficiency in school financial management is the empowerment of school money resources in achieving optimization of access, quality, relevance, and competitiveness of educational services. Furthermore, it is also explained about the stages in school financial management based on these principles.

3) Effective

According to , effectiveness is the compatibility between the people who carry out the task with the intended goals and how an organization successfully places and utilizes resources in an effort to realize operational goals. From the above understanding, it can be stated that effectiveness is related to the implementation of all basic tasks, the achievement of goals, timeliness and active participation of members. According to an activity, it is said to be effective if the objectives can be achieved optimally with minimal use or use of resources. Efficiency refers to a measure of the use of scarce resources by an organization. Dharma also explained that efficiency is also a comparison between inputs and outputs, energy and results, expenditures and inputs, costs, and the pleasure generated. (Alkurnia & Anggraini, 2017) (Kartikawati, 2016)

4) Transparency

According to school management, it is carried out transparently, easily accessible to members, management provides reports continuously so that stakeholders can know the process and results of making school decisions and policies. Transparent education management enables the growth of stakeholder trust and confidence in the authority and image of a good governance and clean governance school. According to transparency is a principle that guarantees access or freedom for everyone to obtain information about the administration of government, namely information about policies, the process of making and implementing them and the results achieved. According to Krina, the principle of transparency has two aspects, namely public communication by the government and the public's right to access information. Transparency is built on freedom of information. Information related to the public interest in this case is the community and school residents can be obtained directly. Fund management must be carried out openly so that school residents and the community can provide suggestions, criticisms, and supervise and control the implementation of the program. Krina (2003: 15) explained that the principle of transparency can at

least be measured through a number of indicators such as: 1) Mechanisms that ensure a system of openness and standardization of all public service processes 2) Mechanisms that facilitate public questions about various public policies and services, as well as processes within the public sector. 3) Mechanisms that facilitate the reporting and dissemination of information and irregularities in the actions of public officials in serving activities. (Fatra & Hope, 2017) (Karyatun, 2018)

5) Accountable

According to PP no. 48 of 2008 article 59, the principle of accountability is carried out by providing accountability for activities carried out by education providers or units to education stakeholders in accordance with laws and regulations. According to Mardiasmo (2009: 20) accountability is the accountability of managing an activity economically and efficiently to the giver of responsibility. According to Fattah (2013: 93), the measures of accountable education are: 1) The objectives are clear and can be translated into specific goals 2) The activities can be supervised so that they can always lead to the achievement of goals 3) The results are effective because the goals are achieved 4) The process of achieving results is efficient by remembering the available sources 5) Running feedback mechanisms for improvement. The demand for school accountability as a public sector is to emphasize horizontal accountability, not just vertical accountability. There are four dimensions of accountability that must be met by public sector organizations, namely: a) Accountability for probity and legality b) Process accountability c) Program accountability d) Policy accountability

CONCLUSION

In this study, the author has investigated the effect of PSP Mobile application-based financial management on the acceleration of education services. Based on the analysis of research findings, we can draw the following conclusions:

1. The use of PSP Mobile application in financial management has a positive impact on accelerating education services. This application allows schools and related parties to manage finances efficiently and transparently, improve administrative processes, and speed up decision making regarding the allocation of education funds.
2. Optimization of the use of PSP Mobile application in the entire financial management process is very important. Schools that actively and integratedly use this application in their financial management are likely to experience a significant increase in the acceleration of education services. Proper training and mentoring to school staff in the use of the application also contributes to the improvement of service quality.
3. However, the implementation of the PSP Mobile application is also faced with challenges and obstacles. Change resistance, limited access to technology, and a shortage of technical expertise among school staff are some of the obstacles that must be overcome. Additional training, effective socialization, and adequate technical support are required to overcome these obstacles.

In conclusion, this study provides evidence that the use of PSP Mobile application-based financial management has a positive impact on the acceleration of education services. The practical implication of this research is that decision makers and practitioners in the field of education can consider implementing PSP Mobile applications as a strategy to improve the efficiency and effectiveness of educational services. In addition, this study also makes theoretical contributions in the literature on financial management in the education sector.

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