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Integration of School Financial Management and Educational Reports to Improve Educational Quality

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Abstract

Many private Islamic primary schools in Indonesia still manage their finances and educational report card quality indicators separately. This leads to a waste of funds, meaning that it does not have a direct impact on improving the quality of learning in schools. This study aims to explore in depth the integration of school financial management and educational report. The study employed a descriptive qualitative approach with a cross-sectional research design, involving the treasurer and the headteacher as informants selected through purposive sampling. Data were collected through in-depth interviews, direct observation and analysis of supporting documents. The results of the study indicate that the educational institution has systematically implemented the principle of data-driven decision-making: educational report card indicators serve as the primary basis for RKAS planning, programme implementation, and financial monitoring and evaluation, supported by the Utsman Foundation's internal digital platform. These findings demonstrate that the integration of educational report cards is not limited to the planning stage but encompasses all stages of financial management. The study confirms that the integration of educational report card data throughout all stages of financial management has been shown to enhance the effectiveness, efficiency, transparency, and accountability of school financial management.

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Introduction

The quality of education reflects the effectiveness of an educational institution in carrying out its functions comprehensively. In elementary schools operated by private foundations, schools are expected to manage their resources including financial resources independently. Structured financial management involves ensuring that budget allocations directly contribute to measurable and verifiable quality outcomes (Setiawan et al., 2024). However, the reality on the ground reveals a different situation. Many schools in Indonesia still manage their finances and educational quality report data separately and in an unintegrated manner. Financial reporting conducted manually often does not align with educational quality report data, leading to a gap between budget planning and the implementation of quality improvement programs (Rusmiyati et al., 2025). Consequently, fund allocation tends to be routine and does not directly address the actual quality issues faced by schools. In addition to the risk of causing wasteful spending, this situation also weakens compliance with accountability obligations mandated by national law.

Theoretically, the POAC that means Planning, Organizing, Actuating, and Controlling approach has served as a framework for school financial management (Muhamad Faiz et al., 2024). However, public demands for accountability regarding the management of education funds continue to rise. Mechanisms linking budget usage to concrete evidence of quality improvement has yet to be systematically established in many schools. The impact of funds already spent on student learning outcomes often cannot be traced because there is no data link connecting the two. This situation underscores the need for a study on how the integration of financial management and educational report cards can serve as both a control mechanism and concrete evidence of accountability. In line with the findings (Hidayat et al, 2024) which indicate that budget planning based on report card data significantly contributes to improving school quality. The researchers argue that the misalignment between financial management and educational report card data is not merely an administrative issue but a form of barrier to the realization of evidence-based accountability in private elementary schools.

This study was conducted to deepen this analysis within the specific context of an Islamic-based private school, using the current place or institution as the case study. This school is characterized as a private educational institution grounded in Islamic values that continues to develop under the auspices of its own foundation. This study also aims to explore in depth how the school's financial management is carried out and to what extent its integration with the educational report card system contributes to quality improvement at the institution. In addition to its relevance to the study of educational financial management, this school was selected due to the ease of conducting observations and its potential to produce a practical model for integrating financial management and report cards that can be replicated in other private schools in Indonesia.

Based on this background, the focus of this study is the integration of school financial management and educational report cards implemented as part of efforts to improve the quality of education. Most previous studies, such as (Widiyawati et al., 2025) and (Kurniawati et al., 2024) discuss the process of report-based planning in educational institutions. However, they are limited to examining the role of educational reports only during the budget planning stage, without exploring their involvement in the full financial management cycle from planning and implementation through to monitoring and evaluation. Meanwhile, (Hidayat et al., 2025) highlights the contribution of data-driven planning to quality improvement, without tracing how this integration occurs holistically within a single management cycle, from planning and implementation to monitoring and evaluation. On the other hand, studies specifically examining private Islamic elementary schools operating under foundations with the support of internal digital platforms remain very limited in the existing literature. This study aims to fill this gap by addressing the topic of integrating data-driven financial management based on educational report cards in Islamic elementary schools. Thus, this study is expected to serve as a scientific reference for the development of financial management in other private Islamic schools that are focused on the continuous improvement of educational quality.

Methods

This study employs a descriptive qualitative approach, which is useful for exploring in depth the phenomenon of the integration of financial management and educational report cards at SDIT Ustman bin Affan in Surabaya. The research data obtained by the researcher are presented in a descriptive format. According to Creswell (2014), a qualitative research approach is a method that focuses on individual issues and the social environment to create a comprehensive picture of the research; this is described in a series of words to provide detailed data on the research subjects (Creswell, 2014). Therefore, this method is relevant for identifying the facts and experiences of research informants in greater depth.

Data collection took place during a single visit lasting approximately 4 hours, encompassing in-depth interviews, observations, and the collection of supporting documents. Data collection in this study was conducted using a cross-sectional approach. According to (Abduh et al., 2023) in their journal, a cross-sectional approach involves collecting data only once from research informants without repetition over a long period. This approach was chosen so that the researcher could obtain a picture of the actual conditions of the research object at the time the research was conducted. The sample was selected using purposive sampling, taking into account the characteristics of the research subjects relevant to the topic under study.

Research informants were selected using purposive sampling. According to the journal (Himam et al., 2026) purposive sampling is a technique for selecting informants based on specific criteria relevant to the research topic. This technique can save the researcher time and money. The primary informants in this study were school treasurers, as they are directly involved in school financial management. The school principal also served as an additional informant to facilitate data triangulation. Additionally, supporting data were obtained from school documents related to financial management and educational reports.

There are two types of data collected in this study: primary data and secondary data. According to (Sulung & Muspawi, 2024) primary data is the main data obtained directly by the researcher from primary sources in the field. In this study, primary data consists of interview results with the treasurer and observations of the financial management process. Meanwhile, secondary data consists of supporting data obtained by the researcher through documents and archives relevant to the research focus. Secondary data was obtained from school documents, such as the RKAS, educational report cards, school financial reports, and journals related to the research topic.

The data analysis technique used in this study is based on the qualitative model by Miles and Huberman (1984) as cited in (Sammara & Hasbi, 2023) which comprises three stages: (1) data reduction, which involves selecting and simplifying data from interviews and observations in accordance with the research themes; (2) data presentation, conducted in the form of descriptive narratives and visualizations of the financial management cycle; (3) drawing conclusions and verifying patterns and correlations among themes across all data sources. In addition, the researcher ensured the validity of the data obtained by applying source triangulation techniques, namely comparing data from in-depth interviews with the treasurer, interviews with the school principal, and supporting documents, such as the RKAS, school financial cash flow reports, and educational report cards.

Finding and Discussion

Finding

The data for this study were obtained through direct observation, interviews with the treasurer and the school principal, and an analysis of supporting documents. The main findings indicate that educational reports are used as a basis for decision-making during the planning, implementation, monitoring, and evaluation stages of school financial management. The research results are presented sequentially, starting with an overview of financial management implementation, then broken down into three main stages: data-driven planning, financial management implementation, and monitoring and evaluation of quality outcomes.

Table 1. Implementation of Financial Management

Financial Management	**Implementation Mechanisms**
Planning	Preparation of the October–November Budget Plan.

Implementation	Submission of program implementation budgets via the foundation’s internal digital platform.
Monitoring	Conducting routine quarterly internal financial monitoring and semi-annual monitoring by the Department.
Evaluation	Reviewing educational reports, internal evaluations by school principals and foundation leaders, and parent satisfaction surveys.

Figure 1. Education reports at SDIT Utsman bin Affan


REKOMENDASI PRIORITAS PBD SDS IT UTSMAN BIN AFFAN TAHUN 2024

Based on Table 1 and Figure 1, the implementation of financial management proceeds through four stages: planning, implementation, monitoring, and evaluation, with the school report card serving as a reference at each stage. A detailed description of each stage is provided in the following section.

Data-driven Planning

Financial planning is not carried out routinely or simply by referring to the previous year’s patterns; rather, it uses data from the Education Report Card as the primary benchmark in every budget planning cycle. The analysis process begins with an examination of quality indicators, which are visualized using color-coding on the Education Report Card platform. Red indicators signify areas requiring immediate action, yellow or blue indicators indicate conditions that still need improvement, while green indicators signify optimal achievements. This color-coding system enables the school to quickly determine priority levels without relying on subjective assessments, and is subsequently aligned with the school’s vision and mission.

The process of analysing quality indicators is not carried out centrally by the foundation chairperson, school principal, or treasurer alone, but is participatory, involving all internal stakeholders. The Vice Principal for Curriculum gathers input from teachers regarding learning media needs; the Vice Principal for Student Affairs communicates student extracurricular activity needs; and the Quran team also communicates needs in line with the programs they run. All of this input is discussed in a large meeting attended by the foundation chairperson, the school principal, and the committee, and is then synthesized into a comprehensive planning document.

The results of the Education Report analysis are translated into strategic and operational planning documents through a structured meeting mechanism held every November. Based on the outcomes of these discussions, it is determined which indicators have not yet met their targets, which areas are performing well, and which areas require further improvement. The Annual Budget Plan (RKAS) is drafted in October by each unit based on the initial analysis of the Education Report, then finalized and disseminated to all stakeholders through a large-scale meeting in November. Budget priority setting is based on the results of the Education Report, with red-category indicators serving as the primary reference for fund allocation. At the institution, the three dimensions that are top priorities are literacy, numeracy, and disability-friendly facilities. Approximately 80% of BOS funds are allocated for infrastructure needs, literacy development, and supporting facilities, while activity funds from student fees are used for routine programs that are more flexible and responsive.

Implementation of Financial Management

The financial resources come from the BOS fund and student tuition fees. The BOS fund, with a priority allocation of 80%, is used for several purposes, namely school operational needs, honoraria for extracurricular teachers, quality improvement programs for indicators that are still considered subpar, and the maintenance of facilities and infrastructure. Meanwhile, student activity funds are used solely for routine student activities.

An interesting finding in the financial management implementation phase is its bold move to allocate funds for competency development programs for educators, educational staff, non-educational support staff, and parents. Financial management at the school faces challenges because the school's actual needs are not fully reflected in the report card evaluations; thus, coordination with the education office is a crucial effort to identify the most appropriate and effective allocation solutions. Digital transformation is evident in its systematic financial mechanisms, ranging from activity proposal submissions, verification processes, fund disbursement, to the final accountability stage in the form of Accountability Reports on the its Foundation's internal digital platform.

The use of this digital platform is effective in minimizing several risks of human error, such as input errors and unclear transactions. Although the digital system is already in operation, the financial management remains flexible and adaptive to on-the-ground conditions in order to maintain financial stability, whether in a surplus or deficit situation. However, this flexibility sometimes creates tension between on-the-ground needs and the categorizations in the Education Report Card; for example, when the school feels it still needs improvement in certain areas, but the Education Report Card has already classified those areas as "good," so they are not prioritized for funding. The school's strategy in addressing this situation is to engage in active communication with the education office regarding the appropriate use of remaining funds in accordance with applicable regulations.

Monitoring and Evaluation of Quality Outcomes

The implementation of financial monitoring and evaluation is an integral part of overall financial management. The monitoring mechanism involves two parties: internal and external. Internal monitoring is conducted every three months, during which the treasurer submits quarterly financial reports to the principal and the foundation. External monitoring is conducted by supervisors from the Surabaya Education Office every six months, examining the administrative aspects of financial management and ensuring that the use of BOS funds aligns with the physical condition of the school's facilities and infrastructure.

The financial management evaluation cycle is based on data from the Education Report Card. The indicators in the Education Report serve as a measurement tool to assess whether the budget implementation has contributed to improving the quality of education at the school. The concrete implementation of this cycle begins with the planning stage of the RKAS (School Activity and Budget Plan), the implementation of programs to improve quality indicators, monitoring, and the evaluation of financial management implementation. This cycle is conducted continuously to assess the financial impact on the improvement of the school's educational quality over time. To supplement evaluation data, the institution conducts data triangulation by distributing service satisfaction forms to students' parents. This annual survey serves as a qualitative evaluation tool that complements the quantitative data on the Education Report Card platform. The findings from the Education Report Card, internal audits, and parent satisfaction surveys are used as material for reflection and consideration in developing priority programs for the following year.

In addition to the main findings above, the researchers also identified several negative data points or anomalies that warrant objective mention. First, there is a discrepancy between the categorization of indicators on the Education Report Card and schools' perceptions of their actual needs; some indicators that schools assessed as requiring improvement were already classified as "green" or "good" on the Education Report Card platform, and thus were not included in budget allocation priorities. Second, although the foundation's internal digital platform has been used, researchers found that some archives from previous periods are still stored physically, which could potentially lead to data inconsistencies. Third, teachers' participation in budget preparation is not done directly but through the Vice Principal, so teachers' input is not fully represented in the RKAS document.

Discussion

The research findings indicate that the integration of financial management and the Education Report Card is carried out systematically across the four stages of financial management: planning, implementation, monitoring, and evaluation. The following discussion focuses on the analysis and interpretation of the findings, a comparison with existing theories and literature, the implications of the research, as well as the study's limitations and directions for future research.

The finding that the Education Report serves as a basis for consideration in the four stages of financial management indicates that the institution has fully operationalized the four management functions namely, planning, organizing, actuating, and controlling (POAC) and integrated them with external quality instruments. In POAC theory, these four functions are generally carried out as a self-contained internal managerial cycle (Muhamad Faiz et al., 2024). However, in this context, the Education Report serves as a bridging instrument that maintains the interconnection among these four functions, ensuring that planning, implementation, and evaluation do not operate in isolation but are interconnected through a shared data source.

During the planning stage, the use of a color-coding system in the Education Report Card to determine budget priorities is a concrete manifestation of the implementation of the principle of evidence-based decision making that is, decision-making based on data and empirical evidence, rather than on the assumptions of school leaders or practices from previous years. This addresses the research question regarding how school financial management is carried out, while also demonstrating that the planning function within the POAC framework can be strengthened when supplemented with measurable and standardized quality indicators. Cross-unit participatory involvement ranging from the Vice Principal for Curriculum, the Vice Principal for Student Affairs, the Quran team, to the foundation chairperson in the preparation of the RKAS also demonstrates that the organizing function is not merely about task structures but also involves cross-departmental coordination mechanisms that integrate academic, student affairs, and religious needs into a single budget document.

During the implementation phase, the school's bold allocation of funds for the professional development of educators, educational staff, and parent representatives reflects the application of the actuating function—which goes beyond merely executing planned programs to focus on strengthening the capacity of all stakeholders involved in the educational process. The utilization of the foundation's internal digital platform as a system for proposal submission, verification, disbursement, and accountability reporting (LPJ) demonstrates that digital transformation in this school is not merely the use of administrative tools but has become an integral part of the financial management system itself.

During the monitoring and evaluation phase, the use of the Education Report Card as a benchmark to assess the impact of budget implementation on quality improvement aligns with the logic of the controlling function within the POAC framework, which is to ensure that program implementation proceeds in accordance with established objectives. Viewed from the Context, Input, Process, Product (CIPP) evaluation model developed by Stufflebeam, quarterly internal monitoring and semi-annual external monitoring by the Education Office reflect evaluation in the process dimension, while the use of Education Report Card achievements and parent satisfaction surveys as the basis for reflection on the following year's program reflects evaluation in the product dimension. Thus, the effectiveness of budget management is assessed not only by the implementation of activities but also by their impact on educational quality, which can be traced through Education Report Card data.

The findings of this study deepen the analyses by (Widiyawati et al., 2025) and (Kurniawati et al., 2024) which previously discussed RKAS planning practices based on Education Report data; however, those studies only addressed the planning dimension. This study shows that the integration of the Education Report Card is not only used in the planning stage but also encompasses implementation, monitoring, and comprehensive financial evaluation. Thus, this study provides a more comprehensive picture of how a single quality instrument can serve as a common reference throughout the financial management cycle, rather than at just one stage.

This study is also consistent with (Hidayat et al., 2025), which emphasizes the contribution of data-driven planning to improving school quality. However, their study (Hidayat et al., 2025) has not yet explained how the involvement of digital platforms can maintain the consistency of quality data integration across all stages of financial management. The findings regarding the role of the foundation's internal digital platform in this study address this gap and align with (Rusmiyati et al., 2025) which asserts that digital transformation in school financial management contributes to improved effectiveness, efficiency, transparency, and accountability. In this study, this digital transformation does not stand alone but is directly linked to the Education Report data as a reference for decision-making, thereby reinforcing the research by (Rusmiyati et al., 2025) which presents concrete implementation examples at the level of private Islamic elementary schools.

In line with (Khofi & Wafi, 2025) who assert that the implementation of financial management in educational institutions must apply the principles of transparency, accountability, effectiveness, and efficiency, these four principles are evident in the budget implementation mechanism at SDIT Utsman bin Affan through the submission system, verification, fund disbursement, and digitally documented reporting. The use of this platform is also in line with (Widodo et al., 2023) which highlights the importance of digital-based educational financial management, as well as (Nur & Hanif, 2024) and (Usman et al., 2024) which demonstrate that the digitization of school financial reports can minimize the risk of input errors and transaction ambiguities. Furthermore, the allocation of BOS funds focused on infrastructure needs, literacy development, and improving indicators that are still subpar reinforces the findings of (Pusvitasari & Sukur, 2020) and (Diantri et al., 2024) regarding the importance of BOS fund management directed toward quality improvement, rather than merely meeting routine operational needs.

During the monitoring and evaluation phase, the quarterly internal and semiannual external oversight mechanisms align with (Rabani et al., 2023) which emphasizes that strong and systematic oversight mechanisms are necessary to ensure budget allocations remain relevant to improving educational quality, as well as (Rahayu et al., 2019) which focuses on the importance of aligning BOS fund usage with the physical condition of school facilities and infrastructure. The use of the Education Report Card as a benchmark for the impact of budget implementation on quality, as found in this study, reinforces the findings of (Jumawati et al., 2025) that the financial management cycle must be conducted continuously to observing measurable impacts on the quality of education. Data triangulation through parent satisfaction surveys is also consistent with (Irmawati et al., 2025) who emphasize the importance of quality service data as a complement to quantitative data in formal evaluation instruments.

The findings regarding anomalies specifically the tension between the categorization of indicators in the Education Report Card and schools' perceptions of their actual needs represent a contribution that has not been extensively explored in previous literature. This situation indicates that a data-driven decision-making approach that relies entirely on national education quality standards still has limitations in capturing the complex quality needs of each school. Previous studies, such as (Widiyawati et al., 2025) and (Hidayat et al., 2025) positioned Education Report data as a relatively unquestioned reference, whereas the findings of this study indicate that there is a need for space for professional judgment by school officials to complement the indicator categories available on the Education Report platform.

Theoretically, this study contributes to the development of a quality-driven financial management model. The model identified demonstrates that the POAC framework can be applied more meaningfully across all management functions, from planning to monitoring, which are integrated from planning to monitoring, which are explicitly integrated through a single quality evaluation instrument, namely the Education Report Card. This reinforces the view (Setiawan et al., 2024) that the POAC approach can serve as a strategic framework for improving educational quality, while also expanding upon it by demonstrating how a single data instrument can act as a link between these management functions.

Practically, the integration model identified in this study can serve as a reference for other private Islamic elementary schools under the auspices of a foundation, particularly those that have not yet fully integrated Education Report data into their financial cycles. Steps that can be adopted begin with mapping Education Report Card indicators as the basis for setting budget priorities, building or utilizing a digital financial reporting platform integrated with the foundation's system, and establishing participatory cross-unit meetings before the Annual Budget Plan (RKAS) is finalized.

From a policy perspective, these findings can serve as a basis for consideration by education agencies in encouraging schools under their jurisdiction to integrate Education Report data into the entire financial management cycle, not just during the RKAS planning stage as is currently the norm.

Conclusion

This study shows that the integration of school financial management and educational report cards at SDIT Utsman bin Affan in Surabaya has been implemented systematically through a data-driven decision-making approach. Educational report card indicators serve as the primary reference for RKAS planning, program implementation, and monitoring and evaluation, ensuring that budget allocations are more targeted and have a tangible impact on improving educational quality. This integration model is reinforced by a digital platform that enhances transparency and accountability, as well as evaluation mechanisms based on report card data, internal audits, and parent satisfaction surveys. These findings have the potential to serve as a practical reference for other private Islamic schools in implementing sustainable, quality-oriented financial management.

From a scientific perspective, this study contributes to the body of research on financial management in Islamic educational institutions in Indonesia by identifying three specific findings. First, there is empirical evidence of the integration of educational reports into all stages of financial management. Second, the use of an internal digital platform as a tool to strengthen financial management accountability. Third, the application of triangulation techniques in evaluating school service quality. Other private schools can adopt the financial management model of SDIT Utsman bin Affan, which has been rarely documented in previous studies. This study has limitations regarding the use of a single informant (the treasurer), a scope limited to one school, and a cross-sectional approach, which prevents it from depicting longitudinal changes. Future research is recommended to employ comparative studies across schools, as well as a longitudinal approach, to examine the long-term impact of this integration on educational quality.

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