KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
ANTASARI BANJARMASIN
Jalan A. Yani Km. 4.5 Banjarmasin 70235
Telepon (0511) 3257627 Faksimili (0511) 3254344
e-mail: info@uin-antasari.ac.idwebsite: www.uin.antasari.ac.id

SURAT KETERANGAN HASIL UJI PLAGIASI

Nomor : B- 333 /Un.14/I.3/KP.07.6/04/2023

Yang bertanda tangan di bawah ini :

Nama	: Dr. Hj. Nida Mufidah, M.Pd
NIP	: 196512141992032002
Pangkat/Gol	: Pembina / IV a
Jabatan	: Wakil Rektor Bidang Akademik dan Kelembagaan/ Ketua Pelaksana Evaluasi Karya Ilmiah UIN Antasari Banjarmasin.

Telah memeriksa uji plagiasi dengan menggunakan www.turnitin.com kepada :

Nama	: Dr. Riinawati, M.Pd
NIP	: 198605032019032010
Pangkat/Gol	: Penata TK.I / III d
Jabatan	: Lektor
Karya Ilmiah	: Financial Management at Muhammadiyah Educational Institutions in Banjarmasin
Hasil Uji Plagiasi	: 19%
Rekomendasi	: Baik dengan Hasil 19%

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 6 April 2023
Yang memeriksa

Dr. Hj. Nida Mufidah, M.Pd

KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
Jalan A. Yani Km. 4.5 Banjarmasin 70235
Telepon (0511) 3257627 Faksimili (0511) 3254344
e-mail: info@uin-antasari.ac.idwebsite: www.uin.antasari.ac.id

SURAT KETERANGAN HASIL UJI KEMIRIPAN

No: 135/Un.14/IV/TV-CP/04/2023

Anggota Tim Verifikasi dan Validasi Karya Ilmiah Dosen UIN Antasari di bawah ini,

Nama Verifikator	:	Moh. Iqbal Assyauqi, M. Pd
Jabatan	:	Anggota Tim

telah melaksanakan uji kemiripan terhadap karya ilmiah yang berjudul "Financial Management at Muhammadiyah Educational Institutions in Banjarmasin", karya:

Nama	:	Dr. Riinawati, M. Pd
NIP	:	198605032019032010
Pangkat/Gol	:	III d
Jabatan	:	Penata

Berdasarkan hasil pemeriksaan dengan menggunakan www.turnitin.com kemiripan karya di atas adalah 19 % (sembilan belas persen).

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 1 April 2023
Koordinator Tim,

Muhammad Iqbal, S. Th.I., MSI., Ph. D
NIP 197709062008011011

24. Jurnal Sinta 3 (Bircu Journal) - Financial Management at Muhammadiyah Educational Institutions in Banjarmasin - 4256-12145-1-PB.pdf

by

Submission date: 04-Apr-2023 10:19AM (UTC+0700)

Submission ID: 2055265067

File name: 24. Jurnal Sinta 3 (Bircu Journal) - Financial Management at Muhammadiyah Educational Institutions in Banjarmasin - 4256-12145-1-PB.pdf (720.04K)

Word count: 3761

Character count: 22081

Budapest International Research and Critics Institute-Journal (BIRCI-Journal)
Humanities and Social Sciences
ISSN 2615-3076 Online)
ISSN 2615-1715 (Print)
www.bircu-journal.com/index.php/birci
Budapest Institute

Financial Management at Muhammadiyah Educational Institutions in Banjarmasin

Riinawati
Universitas Islam Negeri Antasari Banjarmasin, Indonesia
riinawati@uin-antasari.ac.id

Abstract

The purpose of this study is to provide a descriptive analysis of the management of financial management in educational institutions. Educational institutions which are engaged in non-profit activities also carry out management processes. Educational institutions are required to carry out an optimal management process based on the concept of school-based management (SBM). SBM aims to empower schools in establishing various internal school policies that lead to improving the quality and performance of schools as a whole. Based on data collection carried out at Madrasah Aliyah Irtiqaiyah. It is based on a foundation where most of the sources of income come from the Foundation, SPP, and the government, in contrast to state schools that come from BOS. Practically speaking, the results of this article are expected to be able to provide insight into financial management in private school institutions starting from planning, implementation, recording, accountability or supervision, and reporting based on the principles of fairness, efficiency, transparency, and accountability.

Keywords
National seminars; financial management; educational institutions.

I. Introduction

Education is one of the most important needs today. The cost of education is a very important component in the implementation of education. It can be said that the educational process cannot run without financial support (Marsinah Dewi, 2021). One of the important elements possessed by a school so that the school can run well is financial management. According to Wijaya (2009) that an expensive education does not automatically indicate a high quality of education, because the high and low cost of education is determined by the school's financial management (Ilma, 2015).

Education is the foundation of a successful career, financial freedom, the ability to think and reason critically and to make informed decisions. Without education we will be limited to perform tasks and we will be ignorant to the things that are happening in and around our surrounding, and according to Martin Luther King, a people without knowledge is like a tree without roots. For education to be of great value, curriculums should be implemented. (Philips, S. 2020)

Education is a very important human need because education has a duty to prepare Human Resources (HR) for the development of the nation and state (Pradana et al, 2020). According to Astuti et al (2019) Education is an obligation of every human being that must be pursued to hold responsibilities and try to produce progress in knowledge and experience for the lives of every individual. Education is one of the efforts to improve the ability of human intelligence, thus he is able to improve the quality of his life (Saleh and Mujahiddin, 2020). Education is expected to be able to answer all the challenges of the times and be able to foster national generations, so that people become reliable and of high quality, with strong characteristics, clear identities and able to deal with current and future

DOI: https://doi.org/10.33258/birci.v5i1.4256

problems (Azhar, 2018). Education and skills are the main keys in gaining social status in community life (Lubis et al, 2019).

Schools have the task of managing finances based on financial management principles so that the available money can be used optimally. This is confirmed in Government Regulation of the Republic of Indonesia Number 39 of 2007 concerning Management of State/Regional Money that money management is the management of cash and securities, including overcoming cash shortages and optimally utilizing excess cash. Schools as government institutions are supervised by school principals in the Government Regulation which also explains that internal control and regional functional supervisors and the Supreme Audit Agency are in functional control (Available et al., n.d.).

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 transparency, accountability, effectiveness, and efficiency. The regulation also explains that these four principles are used in the process of managing school finances starting from planning, the realization of receipts and expenditures of education funds, supervision and inspection to accountability (Uno, B, Hamzah. & Lamatenggo, 2012). Both public and private schools have the same task of managing finances based on management principles finance. Private schools are educational institutions that seek their own financial resources in order to provide educational services. In order to achieve optimal quality education services, private schools must carry out financial management (Karyatun, 2016). In the Banjarmasin area, a rapidly growing educational foundation is the Muhammadiyah foundation.

The Muhammadiyah Foundation is a large Islamic organization in Indonesia. Muhammadiyah during the National Movement was established as an organization engaged in the fields of religion, society, and education. The field of religion is by holding Islamic da'wah, the social field is one of them by establishing orphanages, and the field of education is by establishing schools ranging from kindergarten to university (Rahmah, 2016). One of the schools that were established was Madrasah Aliyah Irtiqaiyah.

In general, financial management has actually been carried out well by all schools. However, each school has different planning and management. For this reason, it is necessary to study to find out the financial management activities in Madrasah Aliyah Irtiqaiyah.

II. Research Method

This study uses a descriptive qualitative approach as an effort to understand the various concepts found in the research process, using content analysis techniques and library research. The content analysis technique is a research method used to find out the conclusions of a text. Or in other words, content analysis is a research method that seeks to reveal the author's manifested and latent ideas. While library research in this study uses the types and sources of secondary data obtained from research results, articles, and reference books that discuss topics related to the research theme (Yaniawati, 2020). This research produces information in the form of notes and descriptive data contained in the text under study (Mantra, 2008) (Raco, 2018).

As a library research, there are two kinds of data sources that will be explained, namely:

1. Primary Sources

Primary sources are the main data sources that are directly collected by researchers from the object of research, namely books, articles, which are the objects in this study.

2. Secondary Source
   Is an additional data source that according to the researcher supports the main data, namely books or articles that act as supporters of the primary book or article to strengthen the concepts in the primary book or article.

The method used to collect research data in library research is to select, search, present, and analyze library data. This research institute is looking for library materials whose substance requires philosophical and theoretical processing. The literature search here is a literature study without empirical verification (Muhadjir, 1998). The data presented is data in the form of words that need to be processed to be concise and systematic.

This study using data analysis techniques in the form of content analysis (content analysis). The analysis is a scientific analysis of the message content of a data (Muhadjir, 1998). According to Zed (2004), analysis is a simple attempt at how research data are developed and processed for a simple framework. The data that has been collected is then analyzed to obtain information, but first, the data is selected on the basis of its reliability (Mantra, 2008). The purpose of this data analysis is to find the truth of the data that has been obtained so that conclusions can be drawn from the results of the research that has been done. In this study, researchers used 3 stages, namely: data reduction, data display, data verification, and conclusion drawing.

III. Result and Discussion

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 the bureaucratic reform of the Ministry of Education and Culture (Pratiwi, 2016). The bureaucratic reform was carried out with reference 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 the bureaucratic reform program. 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 (Praja, 2012).

3.1 Financing Activities at Muhammadiyah and Al-Islam Educational Institutions

The sources of funds that are owned by Madrasah Aliyah Irtiqaiyah are from:

a. Funds from the Government
   Funds from the government are provided through the routine budget, namely the School Operational Assistance (BOS). Expenditures and accountability for the use of BOS funds must be in accordance with existing budgets and regulations to finance all school operational activities and improve student quality. Schools are not allowed to collect tuition fees to students, so students do not spend money on tuition payments. All school operational funds are sourced from BOS funds. Students are not charged tuition fees and building fees or development funds.
b. Funds from the Foundation

This fund was received by the school from the foundation's assistance. At Madrasah Aliyah Irtiqaiyah under the auspices of the Muhammadiyah Foundation, the Muhammadiyah Foundation provides financial assistance. Funds from this foundation are sent directly to the principal which is used for the principal's salary.

c. Grants from Donors
These funds are usually non-binding voluntary contributions from internal parties. Voluntary donations are a form of concern to assist operational activities and support the smooth running of school activities. These funds are usually received from individuals from internal schools.

d. Funds from Entrepreneurial Activities
The school conducts business activities to increase funds. This fund is the result of school entrepreneurial activities which are managed by school staff such as school cooperatives. However, cooperatives do not run smoothly because there is no good management.

3.2 Management of School Finances at Madrasah Aliyah Irtiqaiyah Educational Institutions

Financial management in school institutions starts from planning, implementation, recording, accountability or supervision and reporting as follows:

1. In its financial planning, the school conducts a budget at the beginning of the year which is described in the RKS (School Work Plan). Fund planning is carried out for one academic year, but funds are not received directly for one year but per 3 months or periodically. The problem with the planning process is that during committee meetings with parents it is difficult to reach an agreement on the amount of the tuition fee (Education Service Contribution).
2. At the implementation stage, when the receipt and use of funds are accompanied by proof of payment or proof of transaction. Proof of the transaction will be attached as accountability to the related party. All funds issued are aimed at improving the quality of education. The problem in the implementation process is the difficulty of unpaid billing.
3. The financial recording process has been recorded properly and there is no recording of loans to banks. The problem with this financial recording process lies in the division of the treasurer's duties. In MA Al-Islam there are only general treasury and expenditure functions, which can be divided into 3 general categories, receipts, and expenditures.
4. Accountability for school funding reports is audited by the foundation every year as a short-term oversight. In the long term, it is audited by the accreditation team every 5 years.
5. The financial reporting process at MA Al-Islam Surakarta is carried out by 3 parties, namely the Ministry of Religion for reporting on Boss funds, Dikpora for reporting on School Activity Funds, and Al-Islam and Muhammadiyah Foundations regarding SPP reporting.

3.3 Application of Financial Management in Madrasah Aliyah Irtiqaiyah Educational Institutions in accordance with financial management theory

Based on the theory of financial management, the responsibility for budgeting and financial reporting has been handed over to schools, but supervision is the responsibility of the government (Akhmad Sudrajat, 2010). How schools operationalize broad responsibilities for quality improvement through financial management. According to Tooley and Guthrie (2007) in their journal entitled Budgeting in New Zealand secondary

schools in a changing devolved financial management environment, the budget is a guideline for spending, the budget as a controlling device carried out by school principals to maintain financial efficiency budget constraints will have an impact on the internal financial management system (Suharsa, 2022).

According to the budget literature (Covaleski, 2013; Horngren et al, 2013; Drury, 2012) in Mah'd (2014) in his journal entitled The Ministry of Higher Education's Role in Private Jordanian Universities and The Hidden Tool of The Budget that the budget is important and the fact that budgets can improve managerial performance and control costs (Ambiyar, 2007). Mah'd also stated that the managerial performance of private universities in Jordan is not measured by comparing the realization and the budgeted results. Private universities only apply the budget only because it is mandatory (Hanafi. M. M, 2014).

Education expenditure is considered as an investment, which forms a real one. The right ratio of spending can be maintained by maintaining a balance between spending on teachers and student learning and spending on management. According to Yunas (2014) in his journal entitled Financial Management for Improving Efficiency of School: Issues and Concerns, more than 50% of total education spending is allocated to salary staff (Dahlan Siamat, 2001). In developing countries even more than 80% is spent on staff salaries and in Pakistan more than 96%. In the implementation of the financial management of Madrasah Aliyah Irtiqaiyah, it is based on the principles of financial management. Financial management activities have been carried out in a transparent, accountable, effective and efficient manner, however, much improvement is still needed. Schools do not plan much, because schools still often use the previous year's budget (Rofiqoh, n.d.).

In a journal entitled “Public finance regulatory compliance among public secondary schools” Gorrettie (2016) describes the relationship between preventive measures, leadership support and public financial regulatory compliance in public secondary schools in Uganda (Normi, 2019). This is in accordance with the condition of Madrasah Aliyah Irtiqaiyah which in financial reporting also applies reporting to several parties. In the implementation of financial management, the principal has full authority over financial expenditures. Any funds that go out must be approved by the principal. The implementation of financial management must be based on the principles of financial management, namely: Transparency, accountability, effectiveness, and efficiency.

1. Transparency
   Transparency in management means openness in managing all activities. Including disclosure of financial sources and amounts, details of use, and accountability must be clear so as to make it easier for interested parties to find out (Mulyawan, 2017). Transparency is carried out to account for the financial management of schools because funds come from the Ministry of Religion for reporting on Boss funds, Dikpora for reporting on School Activity Funds, Al-Islam Foundation, and Muhammadiyah regarding SPP reporting, Transparency to Parents.
2. Accountability
   Accountability in financial management means that the use of school funds can be accounted for in accordance with predetermined plans (Dasar-dasar, n.d.). Based on the planning that has been set and the applicable regulations, the school will spend money responsibly. In being responsible for school financial management activities based on what has been set in the budget and accompanied by proof of receipt or proof of payment.
3. Effectiveness
   Financial management is said to meet the principle of effectiveness if the activities carried out can regulate finances to finance activities in order to achieve the goals of the

institution concerned and the quality of the outcomes in accordance with the plans that have been set (sofia, 2019). Financial management in school institutions has been carried out effectively in accordance with what is stipulated in the RKAS. Between planning, budgeting, and realization activities, it has been carried out properly in accordance with what has been determined.

4. Efficiency
   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. It can be concluded that the principle of efficiency, namely the empowerment of school fees is used for quality improvement activities and educational services. Both educational institutions have been allocated efficiently to improve the quality and service of education, such as the provision of student worksheets or student handbooks and teacher salaries to increase students' knowledge and insight.

IV. Conclusion

Stage	Implementation	Principle
Planning	Budgeting at the beginning of the year which is presented in RKS (School Work Plan) and presented at committee meetings.	Principle of Effectiveness: Preventing a shortage of funds.
Implementation	Receipt and use of funds accompanied by proof of payment or proof of transactions handed over to the treasurer.	Efficiency Principle: aims to improve the quality of education.
Recording	Financial records have been recorded properly and there are no records of loans to banks.	Accountable: Daily, monthly and yearly recapitulation can be accounted for to the relevant parties.
Accountability	Accountability for school funding reports is audited by the foundation every year as a short-term oversight. In the long term, it is audited by the accreditation team every 5 years.	Principle of Transparency: In the design there are no other funds or other costs or unexpected costs, all costs must be clearly budgeted and allocated.
Report	Financial reporting is carried out to 3 parties, namely the Ministry of Religion for reporting on Boss funds, Dikpora for reporting on School Activity Funds, and the Al-Islam and Muhammadiyah Foundations regarding SPP reporting.	

References

Akhmad Sudrajat. (2010). Manajemen Keuangan Sekolah | tentang PENDIDIKAN. Manajer Pendidikan, 10(4), 343–346. https://akhmadsudrajat.wordpress.com/2010/01/18/konsep-dasar-manajemen-keuangan-sekolah/

Ambiyar, Z. A. P. (2007). Universitas Negeri Padang. Jurnal Univ. Negeri Padang, 17020101, 1.

Astuti, R.W., Waluyo, H.J., and Rohmadi, M. (2019). Character Education Values in Animation Movie of Nussa and Rarra. Budapest International Research and Critics Institute-Journal (BIRCI-Journal). P. 215-219.

Available, J. I. A., ISSN, O., & ISSN, P. (n.d.). PENGELOLAAN KEUANGAN PESANTREN Aep Tata Suryana Universitas Islam Negeri Sunan Gunung Djati Bandung, Indonesia Email : aeptatasurya@uinsgd.ac.id Abstrak Kata Kunci : Manajemen ; Keuangan ; dan Pesantren ; Abstract Keywords : Management ; Finance ; and Islamic Boarding Schools PENDAHULUAN Manajemen keuangan pondok pesantren merupakan salah satu substansi manajamen lembaga pendidikan yang Akan turut menentukan kelancaran kegiatan pondok pesantren. Seperti halnya yang terjadi pada substansi manajemen pendidikan pada umumnya, kegiatan pengorganisasian, pengarahan, pengkoordinasian, pengawasan atau pengendalian. Beberapa pendanaan, pemanfaatan Dana, pelaporan, pemeriksaan dan pertanggung jawaban. Pondok pesantren yang pada awalnya dianggap sebagai lembaga pendidikan alternatif, dewasa ini sudah mengalai kenaikan kasta menjadi lembaga pendidikan solutif dan substantif. Saat ini pondok pesantren dianggap satu-satunya lembaga pendidikan yang tetap eksis membentuk karakter dan kepribadian (personality character) generasi penerus bangsa ini. METODE PENELITIAN Sesuai dengan sifat penelitian, penelitian kepustakaan memiliki beberapa ciri angka, khusus, antara lain ; pertama peneliti berhadapan langsung dengan teks atau data bukan dengan lapangan atau saksi mata (eyewitnes s), berupa kejadian, orang atau benda-benda lain. Kedua, peneliti menggunakan data bersifat siap pakai (readymade), artinya peneliti tidak pergi kemana-mana, kecuali hanya berhadapan langsung dengan sumber yang sudah ada di perpustakaan, mencari dan menganalisis data yang terkait dengan penelitian penulis. Ketiga, data diperpustakaan umumnya adalah sumber data sekunder, dalam arti bahwa peneliti memperoleh data dari tangan kedua bukanasli dari tangan pertama dilapangan. Keempat, kondisi data di perpustakaan tidak dibagi oleh ruang dan waktu sehingga dengan mudah peneliti memperolehnya dari berbagai sumber baik yang berasal dari media cetak dan online. Tulisan ini adalah kajian literatur tentang pengelolaan keuangan pesantren. Sumber kajian adalah berupa buku-buku yang berkenaan dengan Jurnal-jurnal ilmiah yang dengan tema tersebut dan relevan sebagaimana yang telah disebutkan dalam kepustakaan berdasarkan metode analisis tematik (thematic naskah ini. Pembahasan Analysis). Dilakukan Analisis tematik adalahmetode untuk mengidentifikasi, menganalisis dan melaporkanpola-pola atau tema dalam suatudata. Oleh karena itumetode ini dapat mengatur dan menggambarkan da…. 2(2), 1–8.

Azhar, A. (2018). Students' Trends in Islamic Communication Postgraduate in2010-2016 State Islamic University of North Sumatera (UINSU). Budapest International Research and Critics Institute (BIRCI-Journal), P.206-214.

Dahlan Siamat. (2001). Manajemen Lembaga Keuangan, Jakarta. 208.

Dasar-dasar, K. (n.d.). Keuangan dasar-dasar.

Hanafi. M. M. (2014). Manajemen Keuangan. 42.
Ilma, U. (2015). Akuntabilitas Keuangan Sekolah Berbasis Audit Keuangan. Manajemen Pendidikan, 24(6), 563–570. http://ap.fip.um.ac.id/wp-content/uploads/2015/05/12-ufifatul-ilma.pdf
Karyatun, S. (2016). Mengelola Keuangan Sekolah. Jurnal Ilmu Dan Budaya, 40(54), 6257–6276.
Lubis, R., et al. (2019). Survival Strategy for Lokan Seekers in Paya Pasir Village, Kec. Marelan, Medan, Indonesia. Budapest International Research and Critics Institute-Journal (BIRCI-Journal). Volume 2, No 1, Page: 293-303
Marsinah Dewi, Y. H. (2021). Implementasi Sistem Informasi Pengelolaan keuangan Sekolah di SMK Islam Khaira Ummah Padang Berbasis Codeigniter. I(I), 31–36.
Mulyawan, S. (2017). Manajemen Keuangan Setia Mulyawan pdf. In 1-48.
Normi, S. (2019). Dasar Dasar Manajemen. https://doi.org/10.31227/osf.io/uk5yp
Philips, S. (2020). Education and Curriculum Reform: The Impact They Have On Learning. Budapest International Research and Critics in Linguistics and Education (BirLE) Journal. P. 1074-1082.
Pradana, D. A., et al. (2020). Nasionalism: Character Education Orientation in Learning Development. Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Volume 3, No 4, Page: 4026-4034.
Praja, R. (2012). Manajemen Kesiswaan dan Manajemen Keuangan. Mudarrisa, Vol. 4, No.
Pratiwi, S. N. (2016). Manajemen Berbasis Sekolah Dalam Meningkatkan Kualiats Sekolah. Jurnal EduTech, 2(1), 86–96.
Raco, J. (2018). Metode penelitian kualitatif: jenis, karakteristik dan keunggulannya. https://doi.org/10.31219/osf.io/mfzuj
Rahmah, N. (2016). Prinsip-Prinsip Manajemen Keuangan Sekolah. Kelola: Journal of Islamic Education Management, 1(1), 73–77. https://doi.org/10.24256/kelola.v1i1.430
Rofiqoh, Z. I. (n.d.). Dasar-dasar Manajemen Keuangan Sofia, M. (2019). Manajemen Keuangan. https://doi.org/10.31227/osf.io/kdtfj
Saleh, A., Mujahiddin. (2020). Challenges and Opportunities for Community Empowerment Practices in Indonesia during the Covid-19 Pandemic through Strengthening the Role of Higher Education. Budapest International Research and Critics Institute-Journal (BIRCI-Journal). Volume 3, No 2, Page: 1105-1113
Suharsa, dan R. N. S. (2022). Jurnal manajer pendidkan. 14(3), 39–42.
Uno, B, Hamzah. & Lamatenggo, N. (2012). Teori Kinerja dan pengkurannya (Universitas Negeri Malang). Manajemen Keuangan Pendidikan, 6(Teori Kinrja), 67–94.
Yaniawati, P. (2020). Penelitian Studi Kepustakaan. Penelitian Kepustakaan (Liberary Research), April, 15.

24. Jurnal Sinta 3 (Bircu Journal) - Financial Management at Muhammadiyah Educational Institutions in Banjarmasin - 4256-12145-1-PB.pdf

ORIGINALITY REPORT

19%	14%	6%	14%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

MATCH ALL SOURCES (ONLY SELECTED SOURCE PRINTED)

5%

★ eudl.eu

Internet Source

Exclude quotes	On	Exclude matches	< 2%
Exclude bibliography	On		