

SIMAKOM Implementation Alternatives to Improve the Quality of Financial Services in Islamic Private Schools

Hadian Firman Syahreza^{1*}, Wildansyah Lubis¹, Sriadhi¹, Yuniarto Mudjisusatyo¹, Eka Daryanto¹, Arif Rahman¹, Nathanael Sitanggang¹

¹State University of Medan, Deli Serdang Regency, North Sumatra, Indonesia 20221

*Corresponding Email: hadianfirmansyahreza46@gmail.com

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ABSTRACT

Effective and efficient school financial management is crucial for enhancing the quality of educational services. However, many schools still rely on manual systems, which can lead to errors and delays in financial processes. This study aims to examine how the SIMAKOM application can serve as an alternative financial management system to improve the quality of financial services in Integrated Islamic Private Schools. A mixed methods approach (quantitative and qualitative) was employed, with data collected through questionnaires and analyzed using descriptive methods. The results indicate that the SIMAKOM application enhances system quality, user quality, service quality, perceived benefits, and user satisfaction. The quantitative findings include a system quality score of 3.811 and a user satisfaction score of 3.931, based on responses from 93 participants. The qualitative component involved interviews and triangulation to support and enrich the quantitative data. Overall, the SIMAKOM application is shown to be an effective alternative for improving the quality of school financial services. This study contributes to the development of high-quality financial management systems in educational institutions and can serve as a reference for other schools seeking to enhance their financial service quality through digital solutions.

Keywords: Educational Services; Financial Management; School Administration; SIMAKOM Application; System Quality; User Satisfaction

INTRODUCTION

Governance in the world of education is very important. Effective and efficient management of school costs is very important to improve the quality of education services (Wuisang et al., 2019). Likewise, effective and efficient management of school finances is very important to improve the quality of education services. Schools that have a good financial management system can allocate resources more effectively, increase transparency and accountability, and provide better services to students and parents. However, many schools still rely on manual systems that can cause errors and delays in financial management. Manual systems also make it difficult to access financial information, thus hampering the decision-making process. In this context, the application of information technology can help improve the efficiency and effectiveness of school financial management. School financial applications (AKSs) can help automate the financial management process, improve data accuracy, and facilitate access to financial information.

Effective and efficient financial management is an important aspect in running the operations of Islamic private schools. However, many Islamic private schools still face challenges in managing finances, such as a lack of transparency, accuracy, and efficiency in financial management. This can be caused by several factors, such as a lack of competent human resources in managing finances, a lack of adequate information technology, and a lack of effective internal control systems. In recent years, information technology has developed rapidly and has been used in various aspects of life, including in school financial management. The Financial and Asset Management Information System (SIMAKOM) is one example of information technology that can be used to improve the efficiency and effectiveness of school financial management. However, the implementation of SIMAKOM in Islamic private schools is still not optimal, so it is necessary to conduct an analysis and evaluation to determine the factors that influence the implementation of SIMAKOM and how SIMAKOM can improve the quality of financial services in Islamic private schools.

Ineffective and inefficient school fee management can cause various problems, such as late payments, miscalculations, and a lack of transparency in school financial practices. These problems can have a negative impact on the quality of educational services and reduce parental trust in schools. Therefore, efforts need to be made to improve the quality of financial services in schools by utilizing information technology, such as the AKS SIMAKOM application. This application is expected to increase efficiency and transparency in school fee management, thereby improving the quality of educational services.

In addition, the use of information technology can simplify the process of school financial reporting and minimize the risk of miscalculation. With the AKS SIMAKOM application, parents can more easily monitor school payments and access clear information about school financial management. This is expected to increase parental trust in schools and strengthen the relationship between schools and parents in supporting student education. In addition, this application can also function as a tool to speed up the school administration process and reduce the workload of school staff in managing finances. Therefore, the application of information technology in managing school fees can provide significant benefits for all parties involved in education. With transparent and easily accessible information provided through the application, parents will feel more confident and sure about how school funds are managed. This will strengthen collaboration between schools and parents in supporting the education process. Furthermore, administrative efficiency in school financial management will be achieved, so that school staff can focus more on important educational tasks. In conclusion, the application of

information technology in school financial management is a positive step that brings great benefits to all stakeholders. For example, with a feature that allows transparent tracking of school fund expenditures and income, which can be easily accessed through the application, parents can directly monitor how school fees are used for their children's educational needs. This will help parents feel calmer and more confident in managing school finances.

Table 1. Alternative Measurement Indicators for SIMAKOM AKS Application

Quality System	Quality Service	Quality Users	Net Benefits	User Satisfaction
<ul style="list-style-type: none"> • Speed access application • Convenient usage application • Application data security 	<ul style="list-style-type: none"> • Punctuality in school fee management • Quality information generated by the application • Responsiveness Application in handling problems 	<ul style="list-style-type: none"> • User's ability to use the application • User satisfaction with the application interface • User convenience in accessing information 	<ul style="list-style-type: none"> • Time saving in school fee management • Administration of reduction costs • Increased efficiency in school cost management 	<ul style="list-style-type: none"> • User satisfaction with application performance • User satisfaction with the quality of application services • User satisfaction with the benefits obtained from the application

Based on Table 1, the SIMAKOM AKS Application's quality can be measured through three key aspects: system quality, service quality, and net benefits. System quality encompasses factors such as speed of access, convenient usage, application data security, and punctuality in school fee management. Service quality includes responsiveness in handling problems, quality information generated by the application, and user satisfaction with the application interface. Meanwhile, net benefits cover time saving, administration cost reduction, increased efficiency in school cost management, user satisfaction with application performance, and user satisfaction with the benefits obtained from the application. These indicators collectively aim to assess the application's effectiveness in meeting user needs and delivering value.

Financial applications can help improve the efficiency and effectiveness of financial management by automating processes and providing accurate and timely information (Laudon & Laudon, 2017). Schools must have an information system in the form of an AKS to improve the efficiency and effectiveness of financial management. Based on the research that has been done, the researcher offers AKS SIMAKOM as an effective and efficient solution in managing school finances. AKS SIMAKOM has been tested for validity by experts and has been proven to help improve the quality of school financial management. Thus, schools can consider implementing AKS SIMAKOM as part of a better school financial information system.

This study aims to explore the potential of the SIMAKOM application as an alternative, effective financial management system to enhance the quality of financial services at Ma'had Muhammad Saman Integrated Islamic Private Elementary School. By doing so,

the study seeks to contribute to the development of a more efficient and effective financial management framework within educational institutions. The integration of information technology has been shown to significantly enhance the efficiency and effectiveness of school financial administration (Isma et al., 2024). Additionally, implementing financial management information systems promotes greater transparency and accountability in school finances (Yasin & Mokhtar, 2022). The adoption of Alternative Financial Management Applications (AKSs) has also been associated with improvements in the quality of financial services (Mahmutaj et al., 2015).

The novelty of this research lies in the implementation of SIMAKOM to improve financial service quality in Islamic private schools by designing a more streamlined and integrated financial management model that leverages information technology. This includes unifying school information systems, examining key factors that influence SIMAKOM implementation, and developing a more advanced and responsive financial management information system. Furthermore, the study investigates the potential application of the Balanced Scorecard as a strategic tool for measuring and enhancing school management performance comprehensively and effectively. In this way, the research not only expands current knowledge but also contributes to technological innovation in school financial management practices. Hence, examining the alternative implementation of SIMAKOM is essential for Islamic private schools, as it supports the improvement of financial management efficiency and effectiveness while also strengthening transparency and accuracy in financial reporting.

LITERATURE REVIEW

System Information Management Financing

Management information systems (MIS) is an integrated system that provides information to support operational activities, management functions, and decision-making within an organization (Ali, 2019). MIS generates information by processing inputs through various procedures to achieve specific objectives within management activities (Aramide et al., 2020). This comprehensive system enables organizations to streamline processes, improve efficiency, and make informed strategic decisions by ensuring that relevant and accurate information is available when needed.

The financial information system (SIMKU) is a specialized component of MIS designed to deliver cash flow data to users within organizations such as companies, institutions, and schools. SIMKU plays a vital role in addressing financial concerns by managing the organization's financial information flow. Generally, this system includes income-related subsystems that are supported by internal audit mechanisms, which provide internal data and critical financial insights. In larger organizations, internal auditors are assigned the responsibility of maintaining the integrity of financial systems, ensuring that all transactions and records align with established standards and practices (Sonjaya et al., 2025). Additionally, the social environment in which students operate can significantly influence their financial behavior. Peer groups, for example, may promote either responsible financial habits or, conversely, encourage excessive spending depending on group norms and attitudes (Kee et al., 2025).

Essentially, SIMKU is built to provide comprehensive cash flow data to stakeholders throughout an organization. As an integral component of the broader MIS framework, it is designed to handle diverse financial challenges by incorporating various interconnected modules. Typically, it includes income data processing subsystems and is further supported by internal audit units and financial intelligence mechanisms that collect, interpret, and respond to external environmental data. In the context of larger enterprises, internal auditors—also known as Electronic Data Processing (EDP)

auditors—are responsible for safeguarding the accuracy, security, and consistency of financial systems and reporting (Emeh & Benjamin, 2025).

Within educational institutions, SIMKU refers to a coordinated set of manual and digital procedures that integrate every stage of the financial management process (Aisyah et al., 2024). This includes the planning and preparation of budgets, the issuance of payment orders (SPM), and the generation of comprehensive financial reports. SIMKU serves a crucial function by identifying projected funding needs, assisting with the acquisition of financial resources, and ensuring that those resources are allocated and utilized in an effective and efficient manner to meet institutional goals (Ramadani et al., 2025). Its integration into school financial operations helps streamline administrative tasks, supports transparency, and enhances accountability in educational financial governance.

MIS, in its broader definition, is a coordinated collection of interconnected subsystems that function collaboratively to transform raw data into meaningful information required by management during decision-making processes (Biswas et al., 2024). Drawing from the synthesis above, a SIMKU can be viewed as a unified and interrelated platform specifically designed to provide financial data that is fast, accurate, and easily accessible. This system supports critical functions and delivers significant benefits, ultimately enhancing financial decision-making, operational efficiency, and institutional effectiveness across various organizational settings.

Functions and Benefits System Information Management Financing

MIS has several important functions in assisting organizations to manage information, business processes, and decision-making effectively (Hamdat et al., 2024). One of the key functions of MIS is data and information collection. MIS gathers data from various internal and external sources, including operational, financial, production, marketing, and human resource data. This data is then processed into meaningful information that can be used to support organizational decisions. Through this process, organizations are able to transform raw data into actionable insights that contribute to better planning and operations.

In addition to data collection, MIS facilitates data processing and analysis. The system automatically processes data efficiently, converting it into more meaningful and structured information. This processed data is essential for identifying patterns, trends, and relationships that offer valuable perspectives for management. Furthermore, MIS plays a vital role in data integration by consolidating information from various parts of the organization into a single system. This integration not only helps prevent data duplication but also enables more effective information sharing between departments.

Another essential function of MIS is performance monitoring. It supports organizations in overseeing operational and financial activities, including inventory levels, sales, income, costs, and key performance indicators (Rainer et al., 2020). By continuously tracking performance, MIS allows organizations to evaluate whether their current activities are aligned with their strategic goals and to make timely adjustments when necessary.

Decision-making is a core function supported by MIS. By providing accurate and relevant information, MIS empowers management to make more informed and evidence-based decisions. The system is also instrumental in organizational planning and control. It assists in setting goals, allocating resources, and managing operational activities. Moreover, MIS allows organizations to compare actual performance against planned targets and generates alerts when there are deviations, ensuring better control over processes.

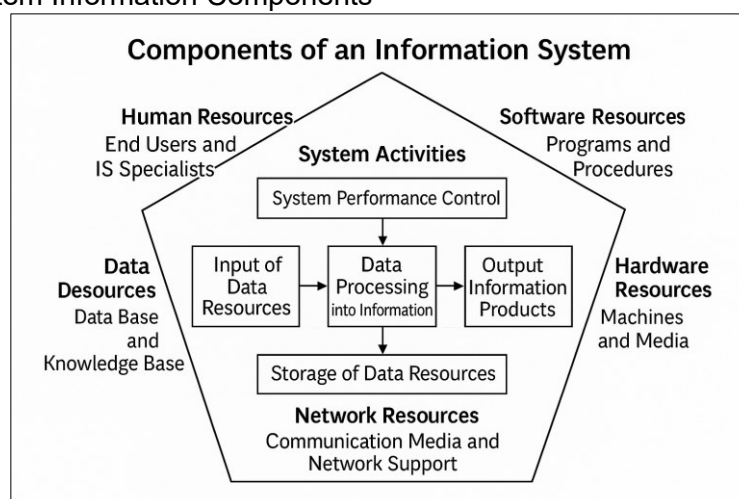
Internal communication is enhanced through MIS, which facilitates the flow of information across different departments and hierarchical levels. This capability improves coordination among teams and ensures that all stakeholders have access to consistent and updated information. MIS also contributes to improving efficiency and productivity by automating business processes and reducing repetitive manual tasks. This allows employees to focus on more strategic and high-value responsibilities.

Reporting is another critical aspect of MIS. The system generates the necessary reports for management and other stakeholders, including financial reports, project performance reports, and operational summaries. Additionally, many MIS platforms include predictive analytics capabilities, using algorithms and mathematical models to anticipate future trends based on historical data (Adewale et al., 2024). This helps organizations prepare for future challenges and opportunities more effectively.

The implementation of a SIMKU in business offers numerous benefits. According to (Syam & Nur, 2023), a well-implemented MIS can significantly improve operational efficiency by automating processes and reducing the time and costs associated with specific tasks. It also enhances the quality of decision-making by ensuring that accurate and timely information is available to management. Improved access to information enables employees to work more productively and concentrate on higher-priority tasks. Moreover, MIS minimizes human errors in data processing, resulting in more reliable outcomes. The system can also increase customer satisfaction by delivering more efficient and responsive services.

Based on the explanation above, the researcher synthesizes that the functions and benefits of financial MIS lie in their ability to manage financial operations systematically and effectively. A well-designed SIM provides ease of use, speed, and practicality for users and customers alike in achieving financial objectives. Thus, MIS not only supports internal operations but also enhances the overall service quality and strategic performance of the organization.

Figure 1. System Information Components



A MIS illustrates the connection between the key components within an information system. Figure 1 presents a pentagon-shaped model that depicts the relationship among the five core components—main resources and activities—within a system that manages data to produce meaningful information. One of these components is the resource component, specifically human resources, which involves end users and information

system specialists, such as IT staff, analysts, and managers. These individuals play a vital role in the operation, development, and maintenance of the information system.

The hypotheses proposed in this study are as follows:

- H1: The SIMAKOM application has a positive influence on the quality of financial services in the Integrated Islamic Private Elementary School, Muhammad Saman School.
- H2: The SIMAKOM application has a positive influence on user satisfaction in school financial management.
- H3: The system quality of the SIMAKOM application has a positive influence on user satisfaction.
- H4: The information quality of the SIMAKOM application has a positive influence on user satisfaction.

Figure 2. SIMAKOM Usage Scheme

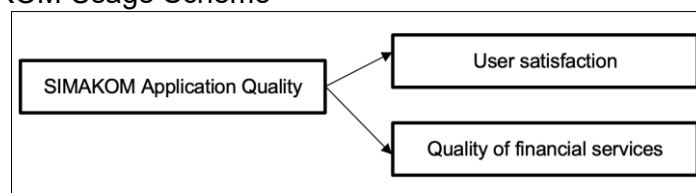
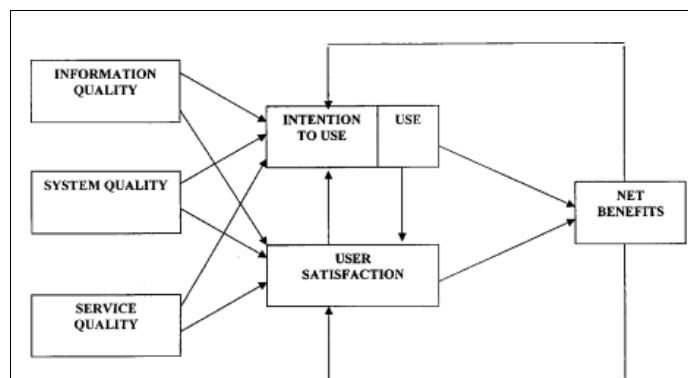


Figure 2 illustrates the relationship between SIMAKOM application quality and two critical outcome variables: user satisfaction and the quality of financial services. The diagram indicates that the effectiveness of SIMAKOM as a school financial application is strongly influenced by how well the system performs, particularly in terms of reliability, usability, and responsiveness. When the application quality is perceived to be high, it directly enhances user satisfaction—likely referring to administrative staff, finance officers, or school management—due to ease of use, efficiency, and reduced errors. Moreover, improved user satisfaction contributes to the overall quality of financial services, ensuring that financial transactions and reporting within the school environment are more accurate, timely, and transparent. This model highlights the central role of application quality in shaping both user experience and service outcomes in school financial management.

Figure 3. DeLone and McLean’s Information System Success Model (D&M IS Success Model)



Source: DeLone & Mclean (2016)

Figure 3 presents the DeLone and McLean Information System Success Model, a widely recognized framework used to evaluate the effectiveness of information systems. The model identifies six interrelated dimensions: information quality, system quality, service quality, intention to use, actual use, user satisfaction, and net benefits. Information, system, and service quality influence both the user’s intention to use the system and

their satisfaction with it. Intention to use affects actual system usage, which, along with user satisfaction, leads to net benefits such as improved decision-making, productivity, or organizational performance. This model emphasizes that a successful information system is not only technically sound but also valuable from the user's perspective and contributes measurable benefits to the organization. It serves as a comprehensive tool for assessing how different quality components of an IS contribute to its overall success.

RESEARCH METHOD

This research adopts a descriptive statistical research design. Descriptive statistics provide a general overview of demographic data and response trends, while reliability analysis evaluates the internal consistency of the scale items used (Dharma et al., 2024). This approach is appropriate as it allows for a more comprehensive understanding of the use of the AKS SIMAKOM application in enhancing the quality of financial services at the Integrated Islamic Private Elementary School Ma'had Muhammad Saman. The population in this study includes all users of the AKS SIMAKOM application at the school, consisting of teachers, administrative staff, and parents of students. Sampling was conducted using a purposive sampling technique, where participants were selected based on specific criteria relevant to the research objectives.

Data collection techniques involved the use of questionnaires to gather quantitative data related to system quality, service quality, user quality, perceived benefits, and user satisfaction. Quantitative data were analyzed using descriptive statistics to examine characteristics such as the mean, median, mode, and standard deviation, thereby offering a clearer depiction of the data. Additionally, validity and reliability tests were conducted to assess the accuracy and consistency of the research instruments. Regression analysis was employed to evaluate the relationships between independent and dependent variables, and hypothesis testing was conducted to examine the proposed research hypotheses.

Meanwhile, qualitative data analysis was carried out using thematic analysis, content analysis, and a process of data coding and categorization to identify emerging patterns and themes. The combination of quantitative and qualitative data analysis thus provides a comprehensive understanding of how the AKS SIMAKOM application contributes to improving the quality of financial services in the Integrated Islamic Private Elementary School Ma'had Muhammad Saman.

RESULTS

Table 2. Descriptive Statistics of System Quality and User Satisfaction

	N	Minimum	Maximum	Means	Standard Deviation
Quality System	93	14	25	21.69	3.811
User Satisfaction	37	13	25	19.65	3.931
Valid N (based on list)	37				

Table 3. Descriptive Statistics of System Quality, Frequency, and Users

N	Quality System	User Satisfaction
Legitimate	93%	37%
Lost	1%	56%
Means	21.69%	19.65%
Average	at 24.00	at 20.00

Based on the descriptive statistical analysis in Tables 2 and 3, it can be concluded that, in general, users (parents of students) gave a positive assessment of the quality and

satisfaction they experienced with the financial MIS application. This is reflected in the small difference in value between the two aspects, which indicates a strong positive correlation between the perception of the quality of the MIS and the level of user satisfaction. In other words, the better the perception of the quality of the MIS, the higher the level of satisfaction felt by the parents of students.

One of the most prominent aspects is the ease of filling in biodata in the system, which received a very high rating of 19.65%. This shows that most parents feel that the process of filling in personal data via SIM runs smoothly and without significant obstacles. This convenience is certainly an important factor in increasing the efficiency and effectiveness of the SIM application.

However, there are some specific findings that need attention from the school. Although overall the quality and user satisfaction are considered good, there are still 1% of users who report difficulties in using SIM. In addition, aspects of data confidentiality and service speed are considered relatively unsatisfactory. This shows that there is still room for improvement in terms of system security and service responsiveness. Overall, it can be concluded that the quality of SIM Financing Services (AS) is at a moderate level. Although some aspects are considered very good, such as the ease of filling in biodata, there are still some things that need to be improved, especially in terms of usability, data confidentiality, and service speed. Improvements in these areas are expected to further improve the quality of SIM and overall user satisfaction.

Furthermore, based on descriptive statistical analysis, it can also be concluded that, in general, users (parents of students) give a positive assessment of the quality and satisfaction of the AKS SIMAKOM. This can be seen from the small disparity between the two aspects, which indicates a strong positive correlation between the perception of SIM quality and the level of user satisfaction. In other words, the better the perceived quality of SIM, the higher the satisfaction felt by parents of students.

In addition, although 37% of users stated that they were very satisfied, 56% of users stated that they were dissatisfied with the SIMAKOM AKS service. This dissatisfaction is partly due to differences in the backgrounds of students' parents, such as age, economic conditions, and education levels. These differences can affect parents' ability to access and utilize AKS SIMAKOM services effectively. Therefore, schools need to consider these factors in their efforts to improve overall user quality and satisfaction.

Table 4. Descriptive Statistics of SIMAKOM AKS Alternative Validation Indicators

Variables	Means	Average	Mode	Standard Deviation
Quality System	Date 03.05	3	3	Date 00.08
Quality Service	Date 03.02	3	3	Date 00.09
Quality Users	Date 03.01	3	3	Date 00.07
Net Benefits	Date 04.01	4	4	Date 00.06
User Satisfaction	Date 03.08	4	4	Date 00.08

From the descriptive statistics presented in [Table 4](#), it can be seen that system quality has an average score of 3, indicating that respondents have a fairly good perception of system quality. Service quality has an average score of 3, indicating that respondents also have a fairly positive perception of the services provided. User quality, with an average score of 3, reflects that respondents have a fairly good perception of user competence. Meanwhile, the net benefit aspect received the highest score with an average score of 4, indicating that respondents perceived the benefits of the system as very good. Finally, user satisfaction has an average score of 4, indicating that respondents generally have a good level of satisfaction with the system.

DISCUSSION

The findings of this research indicate that the implementation of the SIMAKOM system significantly enhances the quality of school financial management by increasing efficiency, accuracy, and transparency. The results support hypotheses H1-H4, which state that SIMAKOM positively impacts the quality of school financial services. This aligns with the findings of [Ajah et al. \(2024\)](#), who emphasize that financial management information systems contribute to improved transparency and accountability within educational institutions. Additionally, this study supports the theory of [DeLone and McLean \(2016\)](#), which evaluates the success of information systems through three key dimensions: system quality, information quality, and user satisfaction. The use of SIMAKOM fosters higher user satisfaction by providing financial information that is timely, accurate, and efficient.

These findings are further corroborated by [Parasuraman et al. \(1985\)](#), who highlight that service quality has a strong correlation with user satisfaction. Nonetheless, it is essential to recognize that contextual factors, such as technological literacy and socio-economic diversity, may influence the successful implementation of SIMAKOM. Therefore, these variables should be considered in efforts to expand the system's adoption across broader educational settings. The practical implications of this research are substantial for both school leaders and application developers. SIMAKOM presents a viable solution for enhancing school financial management, and administrators are encouraged to integrate this system into their financial operations to achieve optimal outcomes. Ultimately, this research offers insightful contributions to the practical development of SIMAKOM as a tool to advance school financial management. The study underscores the necessity of employing integrated technology solutions to meet the increasing demand for efficiency, transparency, and user satisfaction in the realm of educational financial services. Through SIMAKOM's implementation, schools can improve internal practices and deliver enhanced services to stakeholders, thereby building greater trust and accountability in school financial governance.

An analysis of data from the preliminary screening survey revealed that the current financial management system at Integrated Islamic Private Elementary School Ma'had Muhammad Saman remains manual and lacks integration with a centralized information system. This situation results in delayed financial reporting and inefficient time utilization. Additionally, administrative services are poorly structured and lack systematic planning, hindering the school's capacity to deliver high-quality financial services to parents and stakeholders.

The integration of the SIMAKOM system offers promising solutions to these challenges by promoting efficiency and accuracy in financial management. The application facilitates streamlined financial processes, minimizes time spent on manual tasks, and improves the accuracy of financial data. Furthermore, it grants faster and more user-friendly access to relevant financial information for teachers, administrative personnel, and parents. As a result, SIMAKOM contributes to more timely, transparent, and efficient service delivery.

In practice, SIMAKOM plays a significant role in improving the quality of financial services provided by schools. Administrative personnel can readily access essential data, including student records, tuition payments, student savings, and any discrepancies in school tuition (SPP) payments. This accessibility expedites communication and enhances the responsiveness of financial reporting. From a user perspective, the application promotes satisfaction by ensuring financial information is communicated

clearly and effectively. Consequently, SIMAKOM emerges as a reliable alternative financial management tool, enhancing the quality of services offered at institutions like Ma'had Muhammad Saman.

This study reaffirms that the SIMAKOM application serves as an effective alternative system for managing school finances and significantly elevates the quality of financial services. These findings resonate with the Information System Success Model by [DeLone and McLean \(2016\)](#), reinforcing that system quality, information quality, and user satisfaction are critical success factors. The improvements brought about by SIMAKOM are also in line with [Nimusima et al. \(2023\)](#), who concluded that information technology enhances the efficiency of school financial management.

Moreover, SIMAKOM improves the quality of financial data by delivering accurate and timely information, consistent with [Ajah et al. \(2024\)](#), who reported that financial MIS enhances transparency and accountability. It also significantly contributes to user satisfaction, reinforcing [Parasuraman et al. \(1985\)](#), who linked service quality to user satisfaction. These findings hold practical relevance for school leaders and developers, suggesting that SIMAKOM is a viable option for strengthening school financial management. As such, school administrators are encouraged to adopt the application to improve operational outcomes.

In conclusion, this research offers meaningful insights into the development and application of SIMAKOM as a financial management tool in schools. It emphasizes the value of integrated technology solutions in addressing rising expectations for transparency, efficiency, and user satisfaction in education-related financial services. By leveraging SIMAKOM, schools can enhance internal administrative processes and offer superior services to stakeholders, fostering greater trust in school financial governance.

This study's findings reaffirm that SIMAKOM implementation can substantially enhance financial management quality in schools by increasing efficiency, accuracy, and transparency. The findings validate hypotheses H1-H4, demonstrating that SIMAKOM has a positive effect on school financial services. These conclusions align with [Ajah et al. \(2024\)](#), who argue that financial MIS fosters transparency and accountability in education. They also corroborate the [DeLone and McLean \(2016\)](#) model, which assesses system success through system quality, information quality, and user satisfaction. SIMAKOM's ability to deliver timely and accurate financial data contributes to user satisfaction, a point also emphasized in [Kettinger & Lee \(1994\)](#) and [Parasuraman et al. \(1985\)](#), who view satisfaction as a critical success metric in information systems.

However, the implementation of SIMAKOM may face challenges arising from contextual variables such as digital literacy and socio-economic diversity. [Wolverton and Cenfetelli's \(2020\)](#) research on technology adoption supports this concern and suggests these factors should be addressed when scaling the application. These insights carry significant practical implications for both school administrators and developers, positioning SIMAKOM as a dependable solution for advancing school financial management. Additionally, this research aligns with [Aryani \(2023\)](#), who documented how financial MIS can boost administrative efficiency and effectiveness.

In summary, this study contributes valuable understanding of SIMAKOM's role in modern school financial administration. It highlights the importance of adopting integrated digital solutions to address institutional needs for better efficiency, user satisfaction, and transparency. By implementing SIMAKOM, schools can improve operational quality and offer more responsive services, ultimately promoting accountability and stakeholder confidence in financial governance.

CONCLUSION

Based on the results of data analysis, it can be concluded that this study demonstrates the SIMAKOM application as a promising alternative for effective financial management systems, particularly in enhancing the quality of financial services at the Integrated Islamic Private Elementary School Ma'had Muhammad Saman. The findings indicate that SIMAKOM contributes significantly to improving efficiency, accuracy, and speed in financial management processes while simultaneously increasing user satisfaction. These results have important managerial implications for school leaders who are responsible for ensuring effective financial operations.

For school leadership, the results of this study suggest that the SIMAKOM application represents an effective solution for improving the quality of school financial management. Therefore, school administrators are encouraged to consider implementing SIMAKOM in their financial management practices. However, it is also important for school leaders to pay attention to contextual and demographic factors that may influence the accessibility and usability of SIMAKOM services by parents. Factors such as age, economic background, and educational level can significantly affect the extent to which parents engage with the system and utilize its available features effectively. Addressing these potential disparities is essential to ensure that all stakeholders benefit from the application.

From the perspective of application developers, this study underscores the substantial potential of SIMAKOM to be continuously refined and enhanced to further improve the quality and scope of school financial services. Developers should prioritize the improvement of critical technical aspects such as data security, confidentiality, and processing speed. These components have a direct impact on user trust, experience, and satisfaction, which ultimately determine the system's long-term success and sustainability. Ensuring that SIMAKOM is both reliable and user-friendly will make it more accessible to a broader range of users and more adaptable across various educational settings.

In terms of future research, the findings of this study position SIMAKOM as a model framework for the development of effective financial management systems in schools. Future researchers are encouraged to explore the implementation of similar applications in different educational institutions and regional contexts to assess the scalability, adaptability, and cultural responsiveness of such systems. It is also imperative to investigate the external factors that influence parental access to and use of digital financial services, particularly within diverse socio-economic settings. Furthermore, enhancing elements related to data protection, system responsiveness, and technical support should be prioritized to elevate user satisfaction. Continuous monitoring and evaluation of the SIMAKOM system are essential to ensure it remains relevant, effective, and capable of evolving alongside technological advancements and user expectations.

This study also acknowledges certain limitations. One of the most significant limitations lies in the scope of the sample, which was confined to a single educational institution. As such, the generalizability of the findings may be restricted. Future studies should consider employing broader and more diverse samples, encompassing various types of schools and user demographics, to capture a more holistic understanding of SIMAKOM's effectiveness and potential applications across different educational environments.

In conclusion, this research provides a meaningful and in-depth contribution to the development and implementation of the SIMAKOM application and offers valuable

insights into improving the quality of financial management practices within schools. The study not only highlights the practical implications for stakeholders, including school leaders and system developers, but also contributes to the theoretical discourse surrounding the integration of technology in educational financial services. The findings support the notion that integrated, technology-based financial management systems can play a crucial role in promoting accountability, transparency, efficiency, and user satisfaction in the education sector. Therefore, broader adoption and continuous innovation of systems like SIMAKOM are strongly encouraged to support the evolving demands of modern educational institutions and ensure better service delivery for all stakeholders involved.

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DECLARATION OF CONFLICTING INTERESTS

The authors declare no potential conflict of interest.

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ABOUT THE AUTHOR

1st Author

Hadian Firman Syahreza is a student and holds a Master's degree in Educational Administration from the State University of Medan, a Diploma in Business Administration, and a Bachelor's degree in Accounting (Economics).

Email: hadianfirmansyahreza46@gmail.com

ORCID ID: <https://orcid.org/0009-0009-5258-1146>

2nd Author

Wildansyah Lubis is a lecturer and the first academic supervisor in Educational Administration at the State University of Medan. He earned his undergraduate degree in Educational Administration from the Faculty of Education (FIP), IKIP Medan in 1984, followed by a Master's degree in Educational Research and Evaluation (PEP) from IKIP Yogyakarta in 1992. He completed his Doctoral degree in Educational Management at the State University of Medan in 2016.

Email: wildansyahlubis@unimed.ac.id

ORCID ID: <https://orcid.org/0000-0003-4949-7866>

3rd Author

Sriadhi is a lecturer and the second academic mentor in Educational Administration at the State University of Medan. His areas of expertise include Information Technology, Multimedia Learning, Educational Technology, and ICT in Education. He earned his first undergraduate degree in Electrical Engineering Education from IKIP Medan in 1988, followed by a second undergraduate degree in Electrical Engineering from UISU Medan in 2000. He completed two Master's degrees: one in Curriculum Development from IKIP Bandung in 1995, and another in Information Technology from UPI-YPTK Padang in 2007. He obtained his Doctoral degree in Multimedia Education from USM Malaysia in 2015.

Email: sriadhi@unimed.ac.id