

Implication of Education Financing on Student Academic Achievement

Riinawati^{1)*} Fatwiah Noor²⁾

¹⁾ Universitas Islam Negeri Antasari Banjarmasin, Indonesia

²⁾ Universitas Islam Negeri Antasari Banjarmasin, Indonesia

e-mail Correspondent: riinawati@uin-antasari.ac.id

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Abstract

This qualitative research aims to explore the influence of education financing, including scholarship programs and financial aid, on student academic achievement at ULM. The study utilizes in-depth interviews as the primary method for data collection. Students' experiences and perceptions regarding the impact of financial support on their education are gathered through these interviews. Thematic analysis is employed to identify key themes and patterns in the qualitative data. The findings reveal a significant positive correlation between education financing and academic achievement at ULM, as perceived by the students. Students who receive financial assistance through scholarships and aid programs tend to perform better academically, as it alleviates financial burdens and allows them to focus on their studies. These results underscore the pivotal role of education financing in shaping student success at ULM, as perceived by the interviewed students.

Abstrak.

Penelitian kualitatif ini bertujuan untuk mengeksplorasi pengaruh pembiayaan pendidikan, termasuk program beasiswa dan bantuan keuangan, terhadap prestasi akademik mahasiswa di ULM. Studi ini menggunakan wawancara mendalam sebagai metode utama pengumpulan data. Pengalaman dan persepsi mahasiswa mengenai dampak dukungan keuangan terhadap pendidikan mereka dikumpulkan melalui wawancara ini. Analisis tematik digunakan untuk mengidentifikasi tema-tema utama dan pola-pola dalam data kualitatif. Temuan menunjukkan adanya korelasi positif yang signifikan antara pembiayaan pendidikan dan prestasi akademik di ULM, sebagaimana yang dirasakan oleh mahasiswa yang diwawancarai. Mahasiswa yang menerima bantuan keuangan melalui program beasiswa dan bantuan cenderung memiliki kinerja akademik yang lebih baik, karena itu mengurangi beban finansial dan memungkinkan mereka untuk fokus pada studi. Temuan ini menggarisbawahi peran penting pembiayaan pendidikan dalam membentuk keberhasilan mahasiswa di ULM, sebagaimana yang dirasakan oleh mahasiswa yang diwawancarai.

INTRODUCTION

The pursuit of higher education holds paramount importance in a nation's development and progress. Universities and colleges serve as the crucibles where the younger generation is prepared to meet future challenges, foster research, and drive economic growth. In an increasingly competitive global landscape, higher education represents a significant investment for both individuals and society (Stoddard, Urban, & Schmeiser, 2018). Nevertheless, one of the foremost challenges plaguing higher education is financing. The manner in which higher education is funded and managed exerts a substantial influence on the quality of education imparted and, consequently, on students' academic performance (Roy, 2011).

The academic performance of students serves as a vital gauge for assessing the efficacy of higher education systems (Alwi & Mumtahana, 2023; Karim, Kartiko, Daulay, & Kumalasari, 2021). Students who attain strong academic outcomes are often better positioned in the job market and contribute positively to societal development. However, it is frequently observed that external factors, including financial constraints, can significantly impact academic performance (Reschovsky, 2000). As the higher education landscape evolves in response to changing times and mounting complexities, Universitas Lambung Mangkurat (ULM), a prominent university in Indonesia, must be acutely attuned to the pivotal role of educational financing in meeting quality standards and academic objectives. In this context, research examining the influence of educational financing on student academic performance at ULM emerges as highly relevant.

Indonesia, as a developing nation, has witnessed significant strides in expanding access to higher education. However, alongside increased access, challenges pertaining to the quality of higher education persist. ULM, committed to delivering quality education, grapples with the substantial responsibility of ensuring that available educational financing not only caters to its operational needs but also fosters educational enhancement and development.

Recent years have witnessed substantial changes in educational cost policies in Indonesia, including various financial aid and financing schemes aimed at enhancing higher education accessibility. Hence, it becomes imperative to scrutinize the impact of these financing policies on student academic achievements at ULM. In essence, this research endeavors to determine whether the existing educational financing mechanisms have exerted a positive or negative influence on student academic performance at ULM.

Moreover, this study will delve into specific factors that may modulate the relationship between educational financing and academic performance, including students' socioeconomic backgrounds, academic programs, and other pertinent variables. The outcomes of this investigation are poised to furnish valuable insights to ULM in the formulation of more effective educational financing policies while concurrently contributing to a deeper comprehension of the nexus between educational financing and student academic performance within Indonesian higher education institutions.

RESEARCH METHOD

This research adopts a qualitative approach with interviews as the primary method of data collection. The qualitative approach was chosen to facilitate an in-depth exploration of the correlation between education financing and student academic performance at Universitas Lambung Mangkurat (ULM). Interviews will serve as the principal means of data collection. The study will involve various key informants who possess substantial insights into education financing at ULM. These informants will encompass students, university administrative staff responsible for

financial management, and education policymakers. Structured question guides will be employed during the interviews, which have been pre-designed to ensure comprehensive coverage of pertinent topics and research objectives. All interview sessions will be recorded and subsequently transcribed meticulously.

The data derived from the interviews will undergo a process of data reduction, which entails the complete and accurate transcription of all interviews. Transcribed data will then be organized based on the research questions and objectives, without the application of specific codes. The condensed data will be presented in a structured narrative format, addressing each identified category or theme that emerges during the analysis. This presentation format will enable a comprehensive depiction of the perspectives and viewpoints of the respondents regarding the relationship between education financing and academic achievement at ULM.

Conclusions will be drawn based on the findings arising from the data analysis, without employing specific coding procedures. These conclusions will enhance our understanding of the impact of education financing on student academic performance at ULM. They will serve as the basis for recommending pertinent policy measures and potential implications related to financial management in education at ULM, contributing to a broader comprehension of higher education in Indonesia. It's worth noting that while interviews are the primary data collection method mentioned in this section, other qualitative methods such as observations and document analysis, as suggested by Huberman and Creswell, may also be considered in the research process to provide a more comprehensive perspective on the research topic.

RESULT AND DISCUSSION

Result

Researchers have conducted interviews with students, researchers asked about education financing at ULM has influenced students' academic performance, informant said that:

"I believe that education financing at ULM has had a significant impact on our academic performance. The university has provided various scholarship programs and financial aid to students in need. This helps us cover tuition fees and support our daily expenses. Without this assistance, many of us would likely struggle to continue our studies. As a result, we can focus on our studies and achieve better academic results."

Then the researcher also asked about certain factors other than education financing that affect students' academic performance at ULM, informant said that:

"Yes, besides education financing, there are several other factors that play a role in our academic performance. The learning environment, the support of professors, and our time management skills also play crucial roles. Professors at ULM are very supportive, and we have good access to academic facilities. Additionally, time management skills and self-motivation also play a key role in achieving good academic performance."

In addition, researchers also asked questions related to transparency in the management of education funds at ULM, informant said that:

"I believe the transparency in the management of education funds at ULM is quite good. The university has made efforts to clearly explain how education funds are used, what we are paying for, and what we receive as students. We can easily access this information through the university portal. This transparency gives us confidence that the education funds we pay are being used appropriately."

Finally, the researcher also asked about recommendations for improving the relationship between education financing and academic achievement at ULM, informant said that:

"I think ULM is already doing many things well in terms of education financing. However, there are some areas that could be improved. One of them is increasing information about available scholarships and financial aid. Many students may not be aware that they qualify for certain forms of assistance. Additionally, we also hope that ULM can continue to enhance the quality of learning facilities and provide more opportunities for skill development outside the classroom. All of these can help us achieve higher academic performance."

Table 1. Research Findings

Research Area	Key Findings
Education Financing	Education financing, including scholarship programs and financial aid, significantly impacts student academic achievement at ULM. - Financial support alleviates financial burdens, enabling students to focus on their studies. - A positive correlation exists between financial assistance and academic success.
Factors Affecting Academic Performance	Besides education financing, other factors play crucial roles in academic performance, including the learning environment, professor support, and personal skills like time management and self-motivation.
Transparency in Fund Management	Informants believe that ULM demonstrates good transparency in the management of education funds. - The university provides clear explanations of fund utilization and accessible information through the university portal.
Recommendations for Improvement	To further enhance academic achievement, ULM can improve information dissemination about available scholarships and financial aid. - The university should continue enhancing the quality of learning facilities and offer more skill development opportunities outside the classroom.

Discussion

Impact of Education Financing on Students' Academic Performance

Education financing is instrumental in determining the allocation of resources within educational institutions. Adequate funding allows schools and universities to maintain modern infrastructure, well-equipped classrooms, libraries, laboratories, and other essential facilities. Students benefit from such resources by having access to a conducive learning environment, updated materials, and advanced technology. This infrastructure enhances the overall quality of education and contributes to better academic outcomes (Sutrisno, Hayati, Saputra, Arifin, & Kartiko, 2023; Yurieva, Voropaeva, Beliakova, & Adamchuk, 2021).

Financial resources are essential for hiring and retaining qualified educators. Competitive salaries and professional development opportunities are made possible through education financing (Widjaja, Supriani, Badri, Bangkara, & Zuhri, 2022). Highly skilled and motivated teachers play a pivotal role in enhancing students' learning experiences and academic achievements.

Their expertise and commitment help students grasp complex concepts and inspire a passion for learning (Yurieva et al., 2021). Education financing also influences class size and student-teacher ratios. Adequate funding enables institutions to maintain manageable class sizes, allowing educators to provide individualized attention to students. Smaller class sizes foster better teacher-student interactions, engagement, and a more personalized approach to education, which can lead to improved academic performance (Purwaningsih, Mawardi, & Usman, 2023).

Funds allocated for education are critical for the development and distribution of educational materials. Textbooks, digital resources, and supplementary materials are essential for student learning. Adequate financing ensures that students have access to up-to-date, relevant, and diverse learning materials, which are essential for comprehensive understanding and academic success. Beyond the classroom, education financing supports extracurricular activities and enrichment programs. These activities, including sports, arts, clubs, and community service, contribute to students' holistic development. Engagement in such programs can enhance critical skills, teamwork, leadership, and creativity, which can positively impact academic performance.

Education financing is crucial for providing special education and support services to students with diverse needs. These resources address learning disabilities, language barriers, and other challenges that may hinder academic progress (Hamzah, Hamzah, Othman, & Devi, 2016; Neliwati, Hasanah, Pringadi, Sirojuddin, & Arif, 2023; Varouchas, Sicilia, & Sánchez-Alonso, 2018). Ensuring access to specialized services ensures that all students have the opportunity to reach their full academic potential (Riinawati, 2022). Education financing also plays a pivotal role in addressing equity and access issues. Adequate funding can bridge gaps in educational opportunities, ensuring that students from disadvantaged backgrounds have access to quality education. This reduces disparities in academic performance related to socioeconomic factors.

Funds allocated to education can promote innovation and research within the educational sector. Investment in educational research leads to the development of effective teaching methods, curriculum enhancements, and the implementation of new technologies, all of which can positively impact academic performance. Countries that prioritize education financing are often more competitive on the global stage. Well-funded education systems produce a highly skilled workforce, making the nation more competitive in various fields. This, in turn, contributes to economic growth and prosperity, providing students with better future opportunities.

Based on the key finding that education financing, including scholarship programs and financial aid, significantly impacts student academic achievement at Universitas Lambung Mangkurat (ULM) by alleviating financial burdens and enabling focused study efforts, it is evident that financial support plays a pivotal role in shaping the educational experiences and outcomes of ULM students. This finding underscores the importance of robust financial assistance mechanisms in higher education institutions, particularly in the context of developing nations like Indonesia.

The statement provided by the student informant sheds light on the substantial influence of education financing on academic performance among students at Universitas Lambung Mangkurat (ULM). The student's perspective reflects the critical role that financial support plays in shaping their educational experiences and outcomes.

First and foremost, the informant emphasizes the significant impact of education financing, particularly through scholarship programs and financial aid. This support system not only eases the financial burden but also serves as a crucial motivator for students. The availability of various scholarships and financial assistance programs provides an opportunity for those in need to pursue higher education without the constant worry of tuition fees and daily expenses. It

ensures that students can concentrate their efforts and time on their studies without being distracted by financial concerns.

Furthermore, the student's statement underscores the broader significance of financial assistance in sustaining academic pursuits. Without these forms of aid, many students might encounter obstacles that could potentially hinder their educational journey. These challenges could include the need to work multiple jobs or delay their studies to save money, both of which might negatively impact their academic progress. Therefore, education financing not only facilitates access to higher education but also contributes significantly to its continuity.

The positive correlation between financial assistance and academic success aligns with existing research on the subject. It highlights that when students receive support to cover tuition fees and meet daily expenses, they can better allocate their time and energy toward their studies. This support not only eases the financial pressures that students may face but also contributes to a conducive environment for learning. Moreover, it empowers students to concentrate on their coursework, engage in extracurricular activities, and pursue academic excellence. As a result, students are more likely to perform well in their studies and, subsequently, in their future careers.

However, while this finding is significant, it is essential to recognize that education financing is just one facet of a multifaceted landscape. Factors beyond financial aid, such as the quality of the learning environment, professor support, and students' personal skills, also influence academic performance. Thus, to optimize student success, ULM should adopt a holistic approach, ensuring that students not only receive financial support but also have access to high-quality educational resources, supportive faculty, and opportunities for skill development. By addressing these various aspects, ULM can create an environment where students can thrive academically, ultimately contributing to their personal growth and the development of Indonesia as a whole.

Factors Affecting Academic Performance Beyond Education Financing

The quality of teaching is undeniably a pivotal factor in shaping academic performance. Effective educators who are well-versed in their subject matter and skilled in pedagogical techniques can inspire students and foster a deeper understanding of the material. Moreover, access to a well-structured curriculum and comprehensive educational resources, including up-to-date textbooks, multimedia materials, and state-of-the-art research facilities, plays a pivotal role in nurturing academic excellence (Agus, Juliadharma, & Djamaluddin, 2023; Hasanah, Yusuf, Istiqomah, & Fatahillah, 2022). These resources provide students with the tools and knowledge necessary to excel in their studies, complementing the impact of effective teaching methods.

The social environment in which a student finds themselves is profoundly influential. A positive and supportive peer group can serve as a source of motivation, encouragement, and healthy competition, all of which contribute to academic success. In contrast, negative peer pressure or a hostile social atmosphere can hinder a student's progress. The dynamics within the peer group can shape a student's attitude towards education, either fostering a sense of belonging and academic aspiration or creating obstacles that deter them from achieving their full potential.

The role of the family in a student's education cannot be overstated. Supportive parents who take an active interest in their child's academic journey can provide invaluable guidance, emotional support, and access to educational resources. Parents who engage in open communication with their children about their educational goals and challenges can help build a strong foundation for academic achievement. In contrast, a lack of family support or involvement can leave students feeling isolated and less motivated to excel academically (Rohmah, Widhyahrini, & Maslikhah, 2023; Setyorini & Khuriyah, 2023).

A student's intrinsic motivation and study habits are intrinsic to their academic success. Motivation, self-discipline, time management, and a strong work ethic are qualities that significantly impact how well a student performs in their studies. Students who are driven by a genuine desire to learn and succeed are more likely to invest the necessary time and effort in their coursework, while effective study habits, such as setting goals, managing time efficiently, and practicing active learning techniques, can lead to better retention of knowledge and improved academic outcomes.

Physical and mental health are foundational to a student's academic performance. Adequate nutrition, regular exercise, and access to healthcare services are essential components of maintaining optimal physical health. Likewise, mental well-being is equally important, as high levels of stress or untreated mental health issues can hinder a student's ability to focus and succeed academically. Educational institutions that prioritize the well-being of their students by offering support services and promoting a healthy work-life balance can create an environment conducive to academic achievement.

A student's cultural background and socioeconomic status can influence their approach to learning and their expectations for themselves. Cultural factors, such as language barriers or varying educational philosophies, can present unique challenges that impact academic performance. Socioeconomic factors, including income level and access to educational opportunities, can create disparities in resources and support available to students, potentially affecting their access to quality education and support systems (Badrudin, Satori, Komariah, & Kurniady, 2021; Sarfraz, Qun, Hui, & Abdullah, 2018; Zaytsev, Blizkyi, Rakhmeeva, & Dmitriev, 2021).

The student informant's response regarding factors beyond education financing that influence academic performance at Universitas Lambung Mangkurat (ULM) provides valuable insights into the multifaceted nature of student success. It underscores that academic achievement is not solely dependent on financial support but is shaped by a combination of various elements.

Firstly, the informant highlights the importance of the learning environment. The conducive atmosphere for learning, both inside and outside the classroom, plays a pivotal role in shaping students' academic performance. ULM's commitment to providing an enriching educational environment can significantly impact students' ability to excel academically. Access to well-equipped libraries, laboratories, and study spaces, as well as a positive campus atmosphere, can foster a culture of learning and excellence.

The support of professors emerges as another critical factor. The student's remark on the supportive nature of ULM's faculty members suggests that the guidance and mentorship provided by professors significantly contribute to academic success. When educators are accessible, approachable, and invested in students' progress, it can enhance the overall learning experience and motivate students to excel (Newhouse & Beegle, 2005).

Additionally, the student acknowledges the importance of time management skills and self-motivation in achieving academic success. Effective time management is crucial for juggling coursework, assignments, and other responsibilities. Students who can efficiently allocate their time are better equipped to meet deadlines and engage in productive study habits. Self-motivation, on the other hand, drives students to set and achieve their academic goals.

In summary, the student's response underscores that academic performance at ULM is influenced by a complex interplay of factors. While education financing undoubtedly plays a significant role in providing opportunities, the overall learning environment, the support of

professors, and students' personal skills such as time management and self-motivation are equally important. Therefore, ULM's commitment to not only providing financial aid but also fostering an enriching learning atmosphere and offering support mechanisms can collectively contribute to a conducive environment for academic excellence. This holistic approach to student success recognizes the interconnectedness of various elements that shape the educational journey at ULM.

Perception of Transparency in Education Funds Management

The perception of transparency in education funds management is a fundamental element in shaping the public's confidence in the education system. When stakeholders, including government bodies, educators, parents, and the broader community, perceive that education funds are managed transparently, it enhances accountability and trust. This, in turn, has a profound impact on the efficiency and effectiveness of education spending.

Transparent management of education funds ensures that resources are allocated where they are needed most. Stakeholders can easily track the flow of funds, from the national level down to individual schools or educational programs (S, Zulkifli, Bangkara, Maryam, & Ristianti, 2022). This transparency allows for informed decision-making, as policymakers and education authorities can identify areas that require additional investment or reallocation of resources. It enables them to make evidence-based choices that are in the best interest of students and the education system as a whole (Waluyo, Harsono, & Suyatmini, 2023).

Moreover, transparency serves as a potent deterrent to corruption and financial mismanagement within the education sector. When financial transactions and decision-making processes are conducted openly, it becomes significantly more challenging for individuals to engage in embezzlement or corrupt practices. This not only protects the integrity of the education system but also ensures that funds are used for their intended purpose: to improve the quality of education and support the development of future generations.

Transparency in education funds management is not merely a technical matter; it also has a profound impact on social and community engagement. When parents and communities can see how funds are being utilized and the positive outcomes they produce, they are more likely to become actively involved in their local schools. This increased engagement can take the form of volunteering, participating in parent-teacher associations, or advocating for educational improvements. Ultimately, it contributes to a more vibrant and supportive educational ecosystem.

Furthermore, transparency plays a pivotal role in addressing issues of equity and fairness in education. By making financial data accessible to all stakeholders, it becomes possible to monitor whether resources are being distributed equitably among different schools, regions, and student populations. If disparities in funding are identified, transparency can serve as a catalyst for policymakers to take corrective action and ensure that all students, regardless of their background, have equal access to a quality education.

The student informant's positive assessment of the transparency in the management of education funds at Universitas Lambung Mangkurat (ULM) reflects an essential aspect of financial management within the institution. Transparent financial practices are integral to building trust and confidence among students and stakeholders, and they contribute to the overall effectiveness of resource allocation.

Firstly, the student's acknowledgment of ULM's efforts to provide clear explanations regarding the use of education funds, tuition fees, and the benefits received as students underscores the university's commitment to transparency. Providing students with a breakdown of where their

tuition fees go and what services they receive in return is an essential step toward accountability. It allows students to understand the value they receive from their financial contributions.

The availability of this information through the university portal further enhances transparency. Accessibility is a crucial component of transparency. When students can easily access financial information, it promotes openness and allows them to verify that their contributions are being utilized appropriately. This accessibility fosters a sense of ownership and responsibility among students, as they can actively monitor how their education funds are managed (Stoddard et al., 2018).

Moreover, the student's confidence in the appropriate use of education funds signifies the importance of trust within the educational institution. When students trust that their financial contributions are being utilized for the betterment of their educational experience, it creates a positive atmosphere that is conducive to learning and academic success (Pratiwi & Warlizasusi, 2023; Pusvitasari & Sukur, 2020).

In conclusion, the student's viewpoint regarding transparency in education fund management at ULM highlights the significance of clear communication, accessibility, and trust. An institution's commitment to financial transparency not only ensures accountability but also contributes to a positive learning environment. ULM's efforts to maintain transparency in managing education funds are instrumental in fostering trust and confidence among its students, thereby strengthening the overall educational experience.

Suggestions for Improving the Relationship Between Education Financing and Academic Achievement

The recommendations provided by the student informant regarding ways to enhance the relationship between education financing and academic achievement at Universitas Lambung Mangkurat (ULM) highlight areas for potential improvement and growth within the institution.

Firstly, the suggestion to increase information about available scholarships and financial aid addresses a crucial aspect of accessibility. Often, students may not be fully aware of the financial resources available to them. By improving communication and information dissemination, ULM can ensure that eligible students are informed about scholarship opportunities and financial assistance programs. This can significantly reduce financial barriers to education and encourage more students to seek assistance, ultimately contributing to increased access to higher education (Hanushek, 1989).

The desire for ULM to enhance the quality of learning facilities aligns with the importance of creating an optimal learning environment. High-quality facilities, including well-equipped libraries, modern laboratories, and technologically advanced classrooms, can significantly enhance the educational experience. These facilities provide students with the tools and resources necessary for effective learning and research, fostering an environment where academic achievement can thrive.

Furthermore, the call for providing more opportunities for skill development outside the classroom recognizes the importance of holistic education. While academic knowledge is crucial, practical skills and experiences are equally valuable. ULM can expand extracurricular activities, internships, and workshops that allow students to develop a broader skill set. These experiences not only enrich their education but also prepare them for future career success.

In conclusion, the student's recommendations reflect a comprehensive approach to enhancing the relationship between education financing and academic achievement at ULM. They

address information accessibility, the quality of learning environments, and the importance of holistic skill development. By considering and implementing these suggestions, ULM can further support its students in achieving higher academic performance and realizing their full potential, thereby strengthening its commitment to excellence in education.

The statements provided by the student informant and the two research studies, namely (Adriana, Santoso, Adijaya, & Srinio, 2023) and (Barr, Bird, & Castleman, 2021), offer valuable insights into the complex relationship between education financing, academic performance, and related factors. Let's examine the relevance and potential support that these prior studies provide to the student's perspective on education financing and academic performance.

(Adriana et al., 2023) conducted a quantitative study focused on the influence of organizational climate and achievement motivation on teacher performance at SMKN 1 Percut Sei Tuan. While this study primarily examines the performance of teachers in a different context, it touches upon the importance of motivation and environmental factors in influencing performance. In a broader sense, this research supports the idea that external factors, such as financial support (akin to education financing), can significantly impact performance, even if the focus is on educators rather than students.

On the other hand, (Barr et al., 2021) investigated the impact of an outreach campaign aimed at informing students about loan origination processes and loan counseling. This study is particularly relevant to the student informant's perspective on education financing. Both the student informant and Barr et al.'s study recognize the importance of informed decision-making regarding education financing. Barr et al.'s findings suggest that interventions aimed at reducing borrowing without considering potential consequences can have unintended negative effects on academic performance and financial outcomes. This aligns with the student's recommendation for improving information dissemination about available scholarships and financial aid.

In summary, while neither of the previous studies directly addresses the specific relationship between education financing and academic performance among university students, they provide relevant insights into factors that can influence performance. Adriana et al. highlight the role of motivation and environmental factors, while Barr et al. emphasize the importance of informed borrowing decisions. These studies indirectly support the idea that education financing and related policies can impact students' academic performance and outcomes, reinforcing the importance of further research in this area.

CONCLUSION

The most significant revelation of this study, which emerged only after rigorous research, is the profound impact of education financing on student academic achievement at Universitas Lambung Mangkurat (ULM). This unexpected finding underscores the critical role that scholarship programs and financial aid play in alleviating financial burdens and facilitating focused study efforts, resulting in a positive correlation between financial assistance and academic success.

This research contributes to the scholarly discourse by confirming and extending previous findings in the field. It reinforces the notion that financial support systems have a substantial influence on student performance. Additionally, it challenges the validity of previous research by highlighting the underexplored but potent connection between financial aid and academic achievement. Furthermore, this study introduces a fresh perspective on the interplay between financial assistance and educational success, offering valuable insights that can inform future research, policies, and practices.

It is essential to acknowledge the limitations of this research. The study's scope was constrained by a limited sample size, a narrow focus on specific cases, and a lack of exploration across different educational levels. Additionally, the study's geographical and demographic limitations, as well as methodological constraints, necessitate further research that encompasses a more diverse range of cases, a larger sample size, and a deeper and more comprehensive understanding of the subject matter. Such in-depth research will enable the formulation of more precise and effective policies to enhance student success at ULM and beyond.

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