

Early Childhood Education Financial Management and Wealth Management Perspective: Study at PAUD

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ABSTRACT

Financial management is very crucial in implementing all programs within an institution. This study was conducted to determine financial management at early childhood education institutions in the perspective of wealth management. This research is a qualitative descriptive study. Data were collected through interviews and documentation. The results showed that; 1) Financial management at Paud is carried out by setting aside student contributions for savings funds that will be used for external purposes. financial planning. 2) Financial management of PAUD when viewed from the perspective of wealth management with the quadran level of The Cashflow Quadran being at "Sd" (Student Donation) or equivalent to "E" (Employe). Financial management is carried out by planning at the beginning of each learning year, implementing finance in the institution's activity program, recording, reporting to the foundation, and evaluating. This financial implementation is carried out by taking into account the principles of transparency, public accountability, effectiveness and efficiency. Institutional finance that is only obtained from student contributions reduces the quantity of the institution's financial income

Keywords

Financial Management, Wealth Management, PAUD

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Introduction

According to Ardi (2020); Mulyadi (2020) Good management in the management of educational institutions becomes one of the absolute requirements in improving the quality of educational institutions. One that makes the process of all institutional management run education is finance. It is the same as what Egi and Wardha said that financial management accuracy is serious in the management of institutions that are very important for sustainability institution, so that it is necessary to manage the institution's financial well and right. This is because good and proper financial management will greatly impact on the efficiency of funding in overall implementation school activity programs in achieving their goals. Lots schools that cannot carry out teaching and learning activities optimally, only because of financial problems. Financial matters are both deep pay teachers even in the provision of learning facilities and infrastructure. Nowadays the demand for cheap and quality education, however quality educational institutions always require money or funds which is also not the least. Financial management in an educational institution is management finances either obtained or issued in order to achievement of an educational goal. According to management Sulistiyorini finance is defined narrowly as

bookkeeping, whereas if interpreted. broadly, financial management is a management and a liability answers in the use of both financial planning, organization, implementation, to supervision and responsibility financial answers. According to Nur, education financial management is activities that are structured systematically and systematically starting from planning, financial use, monitoring and evaluation as well accountability as outlined in the reporting.

According to Khoiri (2020); Nugroho (2020), Quddus (2020); Sartika (2020); Roojil Fadillaha (2020); Basri (2020); Farhan(2020); Kadiyono, (2020) defines financial management and institutional financing education as a series of activities to regulate financial institutions education starting from planning, exploration of cost resources, bookkeeping, spending, monitoring and accountability and financial reporting of educational institutions so that educational organizations run effective and efficient in carrying out the function of providing services high quality education. Some opinions regarding financial management above can be concluded that financial management has a very important meaning in education management in order to achieve its goals. This is because money becomes the basis for running the management of educational institutions. When the formation of an educational goal, there will be a handful of supporters in it such as the

procurement of learning aids, the needs of teachers in learning and others. Therefore, the use of these finances income and expenses must be planned, be accounted for justify its use until reporting is done to clarify suitability of use against educational purposes. Education financing has differentiated sources into several groups, namely government costs, society, parents, and other sources. In line with Government Regulation Number 48 Year 2008 on education funding cites sources Education funding comes from the government, regional government, community, foreign aid that is not bound, other legitimate sources. Funds received will be used in several financing of education in institutions consisting of investment costs, fees personal and operating costs. The educational unit investment costs include costs provision of facilities and infrastructure, human resource development, and fixed working capital. Personal costs include the cost of education that must be issued by students in order to follow the learning process.

According to Quddus (2020); Sartika (2020); Roojil Fadillaha (2020) Operating costs includes teacher salaries and educational staff as well as all allowances attached to salaries, educational materials or equipment, custodians of the facilities infrastructure, consumption, transportation, water and so on. The results of several sources of tuition fees mentioned above will continue to be a cycle that runs in place if not managed and developed appropriately or it can be said that the institution will dependence on funders (government, parents of students, donator). This results in the phenomenon of participant acceptance more and more students to get additional costs for the institution education. Management of education finance is not only nurturing existing sources of financing, but capable of developing finance without having to rely on others. The management is said to be investment wealth management be the heart of wealth management. Wealth Management Concept Wealth management is a certain type of service offered by financial institutions especially banks, which is indeed a form the first asset management born in the early 18th century. Wealth management began in London in the 18th century which was the beginning the development of an international financial center. At that time, privates banking provides services in the form of depositors, lenders, foreign currency providers and so on for members of the kingdom carry out international trade.

According to Quddus (2020); Sartika (2020); Roojil Fadillaha (2020) Wealth management which means wealth management has a connotation aimed at a wealthy group of people. Wealth management is considered as an intermediary for someone to carry out financial planning in helping those who "haven't rich "to" rich "and who are already" rich "can maintain and manage its wealth assets.¹¹ That is, wealth management describes a process development, protection and management of the wealth of a person or organization through financial products and services obtained from planning and proper development. Wealth management has a more basic meaning, namely Wealth management is the process of growing, protecting, and menaging one's asset through financial products and services, wealth management is the process of managing money including investment-budgeting-banking-and taxes, strategic wealth management is a comprehensive approach to managing wealth productively where synergies come

from careful planning and come from leveraging a family's assets in purposeful ways not just for a lifetime, but in our case for multiple generations, wealth management is about serving banking needs of up scale customer. "Wealth management is a process grow, protect and manage one's assets through products and financial services, wealth management is the process of managing money including investment budgeting, banking, and tax-. Management Strategic wealth is a comprehensive approach to managing wealth productively, synergy comes from careful planning and comes from levers of family assets in a deliberate way not only for a lifetime, but in our case for generations, Wealth management is about serving banking needs top-scale customers .

Literature Review

Wealth Management in PAUD Institution Management

According to Roojil Fadillaha (2020); Basri (2020); Farhan(2020); Kadiyono, (2020) Wealth management is undeniably very necessary financial management or assets of educational institutions. As for must considered in its management in educational institutions, namely: first, the wealth management approach by utilizing endowments. Endowment with the term endowment is a type of funding or assistance from alumni who are individuals, companies, or foundations by type

in the form of money, securities, and so on. Wealth management duties in educational institutions is to maintain the integrity and development of funds endowments, seeking optimal income from endowments and business seeking additional endowment funds, among others, also involves several things, namely allocate investment to prevent erosion of purchasing power, strive a steady, sustainable, and predictable income stream beforehand and cultivate additional endowments to anticipate needs that are increasing. Second, realizing the function of implementing education as a function manager. The organizers of each educational institution are essentially is a manager so needs to think, behave and act as a manager. When the attitude of positioning yourself as a manager will produce well-organized attitudes, starting from the stage financial planning in Islamic educational institutions, organizing, implementation, and supervision can be maximized together for common interest in efforts to improve the quality of education. Third, realizing the usefulness of wealth management. The organizers Islamic educational institutions need to be aware of this utility as a means to manage their finances in terms of maintaining, securing, and develop its value so that it is optimally useful. The use of endowment funds from alumni or individuals can be maximized by the role of wealth management, in order to have value significant in managing the growing needs in the future Islamic educational institutions. Wealth management here becomes important as a strategy to use the endowment fund. Fourth, leave the attitude of saving and replace it with attitude of investors. There is a difference between saving and investing, saving precautionary for the purpose of saving money or income now to be collected in order to meet the needs of the future come. Meanwhile, investment has another character, namely for increase wealth in order to

meet future needs and improve welfare Fifth, learn and understand the ins and outs of investing. Know investment principles, income and risk of each type of investment, how the comparison between the income and the risk of investing, and etc. To learn and understand this, you can use the services of investment managers from a number of financial institutions bank and non-bank. Sixth, shift from the left quadrant to the right quadrant. That shift meant here is like the previous explanation, namely moving from the attitude of saving to the attitude of investors, by means of moving from the quadrant left / down (E and S) to the right / top quadrant (B and I). On approach Cashflow Quadrant is modified in educational institutions with quadrants E (employee / employee) is equal to Sd (Student donation), quadrant S (self-employment / casual worker) is equal to Gd (Government donation), quadrant B (business owner) equal to B (business) and I (Investment),

According to Farhan(2020); Kadiyono, (2020) Management and operation of educational institutions only depend on income from donations and student tuition fees who are at quadrant (E / Sd). Educational institutions that are able to market goods such as opening shops, photocopies, canteens, cooperatives and others in schools for institutional purposes located in the quadrant (S / Gd). Institution education which can also establish businesses in certain fields, appoint directors and employ other people to get benefits institutional needs are in quadrant (B). Institutions that can investing by buying stocks, mutual funds, bonds, and securities others are based in quadrant (I). Seventh, start investing gradually. Two main principles investment, namely: a) do not put all the eggs in one basket, and b) a high level of increase is always accompanied by a high level of risk, low income levels are always accompanied by low risk. So, Managers should not dream of investing in numbers small results in large quantities. Rudiyanto explained return on investment in education is not always economic, but rather there is also a social one (social return). Invest in education too called in human resource investment. However, educational investment that's used to develop this human resource, process or the benefits are not as quick and clear as investing in deep activities economic sector. The benefits or advantages of this educational investment are not always economic, but also social. Apart from that, investing in human resources it has special advantages, namely social benefits, such as intelligence or insight skills. Asset humans become very important and major because of success in education is based on the management of human resources for that output produced has a quality education standard. Resource humans in schools have a role in improving the quality of education as regulator and manager of education. Hence, the quality of the source human resources also need to be properly considered and improved

Method

Wealth management principles for implementation education can actually be applied in all types of educational institutions including early childhood education institutions (PAUD), using or guided by the principles of financial management, namely planning finance, financial policy, financial records, financial reports, audits financial reports

analysis of financial data. Ara and Imam also added an explanation of this principle based on the following: a) financial planning, namely making financial budget for each year, b) financial policy, namely governance manage finances with the principles of accountability, responsibility, transparency and independence, c) financial records, namely financial accounting includes recording money in and out, recording opening balances and end, write-off calculation, cost calculation, financial journal, recording assets, recording debts and so on, d) financial reports, namely year-end reports, and e) financial report audits. 22 In line with Erni which describes the management or financial management of PAUD institutions is the art of planning, organizing, implementing, and evaluating the financial activities of PAUD institutions, including: first, plan the budget that will be issued and predict which funds will be received within a certain time. Second, organizing the budget and input. Third, record and document activities finance. Fourth, evaluate the budget issued and the funds accepted by PAUD institutions.

Result And Discussion

All principles that must be considered in management finance in PAUD institutions based on the objectives of financial management at educational institutions namely to organize such that all efforts to obtain funds from various sources can be done by the best possible for the use of funds effectively, efficiently, orderly and can be accounted for. Achievement of objectives in implementing these principles require the principal's creativity in digging for sources of funds and locating a treasurer master in bookkeeping and responsible for using properly financial institutions such as: a) ensuring that funds are available used for daily school activities and use the advantages funds to be reinvested, b) maintaining assets so that the regulations and practices of receiving, recording, and spending money known and implemented. 24 In line with Dadang that management all sources of funding for educational institutions will not achieve that goal will be achieved if it is not managed by a school leader who is tough. Especially for wealth management, investment policies, investment supervision, and investment risk management must be clear formulated and reported in each annual financial report explicit. Investment policies that need to be stated and reported on a regular basis written and explicit, among others, investment guidelines; total value investment; source of investment funds; risk management policy guidelines; determining the types of risks faced and the countermeasures for each; investment classification based on the type of risk faced; and value development and results. Management has three important stages namely planning, implementing, and evaluating or evaluating. If linked with management / financial management activities, it becomes a stage financial planning (budgeting), implementation stage (accounting) and stages assessment or audit.

According to Farhan(2020); Kadiyono, (2020) it is a kind a plan that describes a series of actions or activities in figures of money for a certain period of time. Budget function apart from being a tool for planning and controlling, it is also a tool aids for management in directing an institution placing

organizations in a strong or weak position. This budgeting must originate from the results of negotiations or negotiations between the leader of the institution and the lower leadership in the amount of the required cost allocation in a budgeting for a certain period of time. In addition to the meaning described above, the education cost planning is arranged in the budgeting also has benefits or functions which can be classified into three types, namely: first, as an interpretive tool namely to estimate the amount of income and expenditure, so that it can be seen that the funding requirements needed to realize activities education in an institution. Second, as a means of authority, namely it can give authority to spend funds, thus through the budget can be known the amount of money or funds that may be spent for finance activities based on previous budget planning. Third, as a means of efficiency, namely knowing the realization of an activity can then be compared with planning, so that it can be analyzed whether there is waste or even budget savings. Accounting means to take into account or be responsible answer which is very closely related to finance. Judging from two point of view, accounting has meaning as a user of services and processes activities. From the point of view of service users it is defined as a discipline science that provides the information necessary to implement activities efficiently and evaluate the activities of an organization. This information is necessary for effective planning, supervision and decision making by management, as well as for accountability of the organization to investors, creditors, the agency government and so on. If viewed from the point of view of the process of activities, accounting is defined as the process of recording, categorizing, summarizing, reporting and analyzing financial data of an organization. Tasks it basically has to identify the related data or relevant to the decisions to be taken. Next process or analyze relevant data and turn that data into information can be used for decision making. Supervision of school finances should be carried out through inflows and out the money required by the treasurer starting from the process decisions on issuance of budget items, expenditures, calculations and storage of goods by appointed officers. Administratively bookkeeping of every expense and income of each book are handled as News. The principal as the boss is fully responsible for control, while supervision from the authorities, through inspections carried out by vertical agencies, such as officers from Education Office . Evaluation as the final stage has a function as a creation consideration according to an agreed benchmarking device and can accounted for. Fattah also stated the purpose of the evaluation namely obtaining the basis for consideration of the end of a period of work, what is has been achieved, and what needs special attention. Guarantee way effective and efficient work that brings the organization to use educational resources (human or labor, facilities and infrastructure, costs) efficiently and economically. Obtaining the facts about the difficulties, barriers, storage is seen from certain aspects such as annual programs, learning progress. According to Sartika (2020); Roojil Fadillaha (2020); the management of financing is good in planning, implementation and even evaluations that are declared must also meet the principles of justice, efficiency, transparency and public accountability or accountability to society. Transparency is openness. In the field of management it

means there is openness in the process of what happens in the management of an activity. Transparency in financial management means that there is internal openness financial management of educational institutions, the openness of sources finances and amounts, details of their use and accountability must be clear so that it can facilitate the parties concerned to know and evaluate it. The principle of transparency will very helpful for the school in building trust from parties parents of students, school members, government and also the community. Accountability in financial management means utilization or the use of money from educational institutions can be justified accordingly with a predetermined plan. This principle resides in condition of a person in carrying out his duties in achieving that goal be his responsibility. Effectiveness is often defined as achievement goals that have been set. This principle if used in management finance means not only the utilization of financing everything needed in order to achieve the goals of educational institutions, however see the qualitative outcomes according to the original plan has been determined. Efficiency relates to the quantity of the results of an activity. In financial management it is necessary to pay attention to the comparison best between input (input) and output (output) or between power and the result. The power referred to includes energy, thought, time and cost The meaning of this power can be seen from two things: first, seen from the point of view of time consuming labor and cost. Activity can be said efficient when using the smallest possible time, effort and cost can achieve the results set. The various efficiencies can be explained through the relationship between the use of time, effort, cost and results expected; second, in terms of results. Activities can be said to be efficient if in the use of certain time, effort and cost produce results as much as possible both in quantity and quality. Wealth Management at PAUD has two schools in its entirety the finance is managed by the same treasurer. One treasurer calculates both revenues into one fund and is used for all the needs of both PAUD. Funds used by PAUD in the learning or operational program all comes from contributions learners. Student funds obtained are in the form of membership fees Happy, Smiley membership fees, TK membership fees (DSP), TK A monthly fees, TK B monthly fee, smiley monthly fee, annual fee, and Day Care. The use of these fees is in accordance with the monthly cost planning which is divided into routine expenses and non-routine expenses. The membership fee is different from the monthly fee. Members dues are called institutions as educational donation funds (DSP) provided by people parents to institutions when the child enters a special school for children 1.5 up to 2 years. This membership fee was originally held for children under five have a mood that fluctuates, so the child can use the whole existing facilities at school outside of school hours. This fee is also different with an annual fee given for development costs. The sources of funds obtained by the institution are only sufficient for everything operational needs of the institution. The informant stated that the institution have critical months so should use the savings from months that have excess funds. If analyzed using The Cashflow Quadrant, PAUD are in the Sd quadrant (Student Donation) . According to Basri (2020); Farhan(2020); Kadiyono, (2020) The institution has no investment that it can bring

institutions to be free in financial. PAUD only uses methods saving money to meet the lack of funds in certain months. The management process carried out by the institution starts from budgeting planning. The planning was carried out to see match between income and expenditure or use of finance in Every month. Routine expenses include service fees employees, teaching needs, administrative costs, operational costs and marketing, maintenance costs and taxes. Meanwhile, non-routine costs are carried out if the financial forecast is sufficient, such as repainting and things others such as banners for receiving renewal of facilities and infrastructure institutions. In the implementation of financial planning that has been approved by related parties such as the head of the foundation and also the principal, so that use of these finances in accordance with the principle of transparency is open to parties who have the authority to the foundation or institution. These financial uses are reported in the form of bookkeeping by describing the amounts of money received and issued from the beginning of the month to the end of the month. Expenditures existing as a whole is conveyed by the treasurer to all teachers as well as the foundation openly during monthly or semester meetings. The evaluation stage is carried out by looking at the effectiveness of the use of finance. The evaluation is carried out by the treasurer together with the foundation. in this case, the principal does not participate in managing finances. In the entire finance is taken over by the treasurer. When viewed from the perspective of applying wealth management investment as the heart in financial management, then PAUD has not implemented this. Management PAUD finances seen from the quadran level on The Qashflow Quadrant, is in the Sd quadrant (Student Donation) or its equivalent "E" (Employee). This shows that the source of the costs obtained by Kindergarten Ceria only comes from day care students' tuition up to TK B. TK PAUD uses the method of saving to make ends meet long-term needs, so every year PAUD experiences financial critical months due to excessive needs such as repairs facilities and infrastructure.

Conclusion

One of the strategies that can be used in financial management is wealth management. Financial management is not only maintaining, it's also investing in order to have a usable advantage up to a long period of time. Basically the use of wealth Management in early childhood education institutions (PAUD) has principles the same as financial management in general. There are things that are must be considered in its application, such as how the institution is can invest well. This is because finance is a thing very chairal in the continuity of all educational institutions, including early childhood education (PAUD). Action in management finance is budget planning, accounting or calculation and accountability in its use, and evaluation which is the stage end of obtaining facts about the obstacles that are owned by the management. In the implementation of financial management, there is several bases that must be applied, namely transparency, accountability, effectiveness and efficiency.

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