



Implementation and Challenges of Financial Management at Universitas Almuslim in Supporting Quality Education: A Qualitative Study of Funding Sources and Budget Allocation

Penerapan dan Tantangan Manajemen Keuangan di Universitas Almuslim dalam Mendukung Pendidikan Berkualitas: Studi Kualitatif tentang Sumber Pendanaan dan Alokasi Anggaran

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Abstract

Financial management plays a strategic role in ensuring the sustainability and quality of higher education institutions, particularly private universities operating under limited financial capacity. This study aims to examine the implementation and challenges of financial management at Universitas Almuslim in supporting quality education, with a specific focus on funding sources and budget allocation practices. Employing a qualitative case study design, data were collected through in-depth interviews with university leaders, financial administrators, and academic managers, complemented by an analysis of institutional financial documents. The data were analyzed thematically using the framework proposed by Miles, Huberman, and Saldaña. The findings reveal that Universitas Almuslim relies predominantly on internal funding, especially student tuition fees, while external funding remains limited and non-sustainable. Budget allocation is primarily directed toward routine academic operations, leaving restricted fiscal space for long-term quality enhancement initiatives. Key challenges include high dependency on tuition-based funding, limited budget flexibility, and vulnerability to fluctuations in student enrolment. Despite these constraints, the institution adopts adaptive strategies such as prioritizing core academic activities and optimizing available resources to maintain educational quality. These findings highlight the importance of strengthening transparent, flexible, and context-responsive financial governance to support sustainable quality development in private higher education institutions.

Kata Kunci:

Manajemen Keuangan; Pendidikan Tinggi Swasta; Pendidikan Berkualitas;

Abstrak

Manajemen keuangan memainkan peran strategis dalam memastikan keberlanjutan dan kualitas lembaga pendidikan tinggi, khususnya universitas swasta yang beroperasi dengan kapasitas keuangan terbatas. Penelitian ini bertujuan untuk mengkaji implementasi dan tantangan manajemen keuangan di Universitas Almuslim dalam mendukung pendidikan berkualitas, dengan fokus khusus pada sumber pendanaan

Sumber
Pendanaan;
Alokasi
Anggaran.

dan praktik alokasi anggaran. Dengan menggunakan desain studi kasus kualitatif, data dikumpulkan melalui wawancara mendalam dengan pimpinan universitas, administrator keuangan, dan manajer akademik, yang dilengkapi dengan analisis dokumen keuangan institusi. Data dianalisis secara tematis menggunakan kerangka kerja yang diusulkan oleh Miles, Huberman, dan Saldaña. Temuan tersebut menunjukkan bahwa Universitas Almuslim sangat bergantung pada pendanaan internal, terutama biaya kuliah mahasiswa, sementara pendanaan eksternal masih terbatas dan tidak berkelanjutan. Alokasi anggaran terutama diarahkan untuk kegiatan akademik rutin, sehingga ruang fiskal yang tersedia untuk inisiatif peningkatan kualitas jangka panjang menjadi terbatas. Tantangan utama meliputi ketergantungan yang tinggi pada pendanaan berbasis biaya kuliah, fleksibilitas anggaran yang terbatas, dan kerentanan terhadap fluktuasi jumlah mahasiswa yang terdaftar. Terlepas dari kendala-kendala ini, institusi tersebut menerapkan strategi adaptif seperti memprioritaskan kegiatan akademik inti dan mengoptimalkan sumber daya yang tersedia untuk mempertahankan kualitas pendidikan. Temuan ini menyoroti pentingnya memperkuat tata kelola keuangan yang transparan, fleksibel, dan responsif terhadap konteks untuk mendukung pengembangan kualitas yang berkelanjutan di institusi pendidikan tinggi swasta.

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INTRODUCTION

Background of the Problem

Financial management has become a central concern in higher education governance as universities are increasingly required to ensure sustainability, accountability, and educational quality amid constrained resources. Globally, higher education institutions are expected not only to deliver teaching and learning effectively, but also to demonstrate prudent financial governance that aligns resources with institutional missions and quality assurance standards (Johnstone & Marcucci, 2010; Salmi, 2017; OECD, 2019). In this context, financial management is no longer viewed as a purely administrative function, but as a strategic mechanism that directly shapes institutional performance and quality outcomes.

In many developing countries, financial challenges in higher education are particularly pronounced. Limited public funding, growing enrolment pressures, and rising operational costs have intensified universities' dependence on internal revenue sources, especially student tuition fees (Salmi, 2017; World Bank, 2020). Such dependency exposes institutions to financial vulnerability, particularly when student enrolment fluctuates due to demographic, economic, or policy changes. Previous studies suggest that excessive reliance on tuition-based funding may constrain universities' capacity to invest in long-term quality improvement, research development, and academic innovation (OECD, 2019; Marginson, 2018).

Within the Indonesian higher education system, financial management has gained increasing attention alongside demands for transparency, accountability, and quality assurance. Private universities play a crucial role in expanding access to higher

education, particularly in regional and non-metropolitan areas. However, these institutions often operate under tighter financial constraints compared to public universities, relying heavily on student contributions while facing similar expectations for quality standards and institutional performance. Empirical studies in Indonesia indicate that financial management practices significantly influence the sustainability and quality of private higher education institutions, yet many analyses remain normative or focus primarily on regulatory compliance rather than institutional practices (Bush, 2011; Heller, 2018).

Despite the growing body of literature on higher education finance, several research gaps remain. First, much of the existing research is dominated by quantitative or policy-oriented approaches, offering limited insight into how financial management is actually implemented within universities on a day-to-day basis. Second, there is a lack of qualitative studies that explicitly link funding sources and budget allocation practices to efforts to support quality education, particularly in private universities operating in regional contexts. Third, empirical evidence from Indonesian private universities outside major urban centers remains underrepresented in international scholarship, resulting in limited understanding of context-specific financial governance challenges.

Universitas Almuslim, a private university located in Aceh, provides a relevant context for addressing these gaps. As a regional private institution committed to sustaining educational quality amid financial limitations, Universitas Almuslim faces challenges related to funding diversification, budget prioritization, and fiscal flexibility. However, systematic academic inquiry into its financial management practices remains scarce.

Against this backdrop, this study aims to examine the implementation and challenges of financial management at Universitas Almuslim in supporting quality education, with a particular focus on funding sources and budget allocation. By employing a qualitative case study approach, this research seeks to contribute to the broader discourse on higher education financial governance by providing context-sensitive empirical insights from a private university in a developing-country setting.

Identification of Problem

Based on the background of the study, several key problems can be identified. *First*, private universities, particularly those operating in regional contexts, tend to rely heavily on tuition fees as their primary source of funding, creating financial vulnerability in the face of fluctuating student enrolment.

Second, limited diversification of funding sources constrains the financial sustainability of institutions and reduces their capacity to invest in long-term quality improvement initiatives.

Third, budget allocation practices in many private universities are predominantly focused on routine operational expenditures, such as salaries and teaching activities, leaving limited resources for research development, innovation, and institutional capacity building. Fourth, financial management systems often lack flexibility, making it difficult for institutions to respond to emerging academic needs and dynamic environmental changes.

Finally, there is still limited empirical and qualitative evidence that explains how financial management practices—particularly funding sources and budget allocation—are implemented at the institutional level and how they influence the ability of universities to support quality education, especially in regional private higher education settings.

Formulation of Problem

Based on the identified problems, this study formulates the following research questions:

1. How is financial management implemented at Universitas Almuslim, particularly in relation to funding sources and budget allocation?
2. What are the main challenges faced by the university in managing its financial resources to support quality education?
3. How do funding structures and budget allocation practices influence the university's capacity to maintain and enhance educational quality?
4. What strategies are adopted by the institution to address financial constraints and sustain academic quality?

THEORETICAL AND CONCEPTUAL FRAMEWORK

Theoretical Framework

Financial Management in Higher Education

Financial management in higher education encompasses planning, allocating, and controlling financial resources to achieve institutional objectives effectively and sustainably. In contemporary higher education systems, financial management is increasingly framed as a strategic governance function rather than a purely administrative activity (Johnstone & Marcucci, 2010; Heller, 2018). Effective financial governance enables universities to align resource allocation with academic priorities, quality assurance mechanisms, and long-term institutional missions (Salmi, 2017).

International studies highlight that sound financial management contributes not only to institutional sustainability but also to academic performance and service quality (OECD, 2019; Estermann & Bennetot Pruvot, 2021). Conversely, weak financial governance has been associated with inefficiencies, reduced institutional autonomy, and limited capacity for quality enhancement initiatives (Marginson, 2018). These findings suggest that financial management should be understood as a core component of higher education quality systems.

Funding Sources and Financial Sustainability

Funding sources constitute a central issue in higher education finance, particularly in private universities. Globally, higher education institutions draw on a mix of public funding, tuition fees, competitive grants, and private contributions. However, in many developing-country contexts, private universities operate as *tuition-dependent institutions*, relying predominantly on student fees as their primary revenue stream (Salmi, 2017; World Bank, 2020).

Excessive dependence on tuition-based funding has been widely discussed in the literature as a source of financial vulnerability. OECD (2019) and UNESCO (2023) argue that such dependency exposes institutions to enrolment volatility and constrains their capacity to invest in long-term academic development. Empirical evidence further suggests that limited funding diversification often results in conservative budgeting practices, where institutions prioritize operational continuity over strategic investment (Johnstone, 2015; Estermann et al., 2020).

Recent studies have emphasized the importance of funding diversification as a key determinant of financial sustainability in higher education (OECD, 2025; World Bank,

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2023). Nevertheless, achieving diversification requires institutional capacity, governance maturity, and external support, which are often unevenly distributed across regions and institutions.

Budget Allocation and Quality Education

Budget allocation reflects institutional priorities and plays a critical role in shaping educational quality. The literature consistently shows that the relationship between funding levels and quality outcomes is not linear; rather, how resources are allocated is more consequential than the absolute size of the budget (Hanushek & Woessmann, 2015). Universities that strategically allocate resources toward teaching quality, faculty development, and learning infrastructure tend to achieve better educational outcomes even under financial constraints (Bush, 2011; Heller, 2018).

However, studies also reveal a persistent tension between operational expenditure and developmental investment, particularly in private higher education institutions. Under conditions of limited funding, budget allocation often favors routine academic operations—such as salaries and basic instructional costs—at the expense of research development and innovation (OECD, 2019; Marginson, 2018). This tension underscores the challenge of balancing short-term financial stability with long-term quality enhancement.

Financial Governance and Adaptive Strategies

Recent scholarship has increasingly focused on financial governance and institutional adaptability in higher education. Adaptive financial governance refers to an institution's capacity to respond flexibly to financial constraints while maintaining core academic quality (Salmi, 2017; Estermann & Bennetot Pruvot, 2021). Studies conducted by the World Bank (2020) and UNESCO (2023) indicate that private universities in developing contexts often rely on adaptive strategies such as prioritization of core academic activities, efficiency-oriented budgeting, and incremental diversification of revenue sources.

Nevertheless, the effectiveness of such strategies remains context-dependent. While adaptive practices may help institutions survive financial pressures, they may also limit transformative change if structural funding challenges remain unaddressed (Marginson, 2018; OECD, 2025). This highlights the need for empirical, context-sensitive research that examines how financial management practices operate within specific institutional settings.

Synthesis of the Literature and Research Positioning

The reviewed literature underscores the centrality of financial management, funding sources, and budget allocation in sustaining quality education in higher education institutions. However, three key gaps can be identified. First, much of the existing research adopts macro-level or policy-oriented perspectives, offering limited insight into micro-level institutional practices. Second, there is a scarcity of qualitative studies that explicitly connect funding structures and budget allocation decisions with efforts to support educational quality. Third, empirical evidence from private universities in regional contexts of developing countries remains underrepresented in international literature.

Positioned within these gaps, the present study investigates the implementation and challenges of financial management at Universitas Almuslim through a qualitative case study approach. By focusing on funding sources and budget allocation practices, this research contributes contextually grounded insights to the global discourse on higher education financial governance and sustainability.

Conceptual Framework

This study is guided by a conceptual framework that links financial management practices to the achievement of quality education in higher education institutions. The framework is built on three core components: funding sources, budget allocation, and financial governance.

Funding sources represent the origin and structure of institutional revenue, including tuition fees and external funding. These sources determine the level of financial capacity and sustainability of the institution. Budget allocation reflects how financial resources are distributed across operational and strategic priorities, such as teaching, research, and institutional development. Financial governance encompasses the mechanisms, flexibility, and decision-making processes that regulate the use of financial resources.

These three components interact dynamically to influence the institution's ability to support quality education. Strong dependence on limited funding sources may constrain budget allocation, while inflexible financial governance may reduce responsiveness to academic needs. Conversely, adaptive strategies can mediate these constraints and help sustain educational quality.

Thus, this study conceptualizes quality education as an outcome influenced by the interaction between funding structures, allocation priorities, and governance practices within the institutional context.

RESEARCH METHODOLOGY

Research Design

This study adopts a qualitative approach using a case study design to examine the implementation and challenges of financial management at Universitas Almuslim. A qualitative case study is appropriate for exploring institutional practices, decision-making processes, and contextual constraints that shape financial management in higher education (Yin, 2018; Creswell & Creswell, 2022).

Research Context

The study was conducted at Universitas Almuslim, a private university located in Aceh, Indonesia. As a regional private higher education institution, Universitas Almuslim operates under financial constraints while striving to maintain educational quality, making it a relevant case for investigating funding structures and budget allocation practices in developing-country contexts.

Data Sources and Participants

Data were collected from primary and secondary sources. Primary data were obtained through in-depth, semi-structured interviews with purposively selected participants, including university leaders, financial administrators, and academic managers involved in budgeting and financial decision-making. Secondary data consisted of institutional documents such as budget plans, financial reports, and internal policy documents related to financial management.

Data Collection Procedures

Interviews focused on funding sources, budget allocation priorities, financial challenges, and strategies for supporting educational quality. Document analysis was used to corroborate interview data and to examine the alignment between formal financial policies and actual budgeting practices. The use of multiple data sources enabled methodological triangulation and enhanced the credibility of the findings (Creswell & Creswell, 2022).

Data Analysis

Data were analyzed thematically following the qualitative analysis framework proposed by Miles, Huberman, and Saldaña (2020), which involves data condensation, data display, and conclusion drawing. The coding process was guided by a conceptual framework of higher education financial management, emphasizing the interrelationship between funding sources, budget allocation, and support for quality education (Johnstone & Marcucci, 2010; Salmi, 2017). This framework served as an analytical lens rather than a hypothesis-testing model.

Trustworthiness

To ensure trustworthiness, the study employed source and method triangulation by comparing interview data across participants and validating them against institutional documents. This strategy was used to enhance the credibility and consistency of the qualitative findings (Yin, 2018).

RESULTS AND DISCUSSION

Results

The thematic analysis of interview data and institutional documents generated four major themes that describe the implementation and challenges of financial management at Universitas Almuslim in supporting quality education. These themes capture both structural conditions and institutional responses to financial constraints.

Theme 1. Tuition Dependency and Limited Funding Diversification

The findings indicate that Universitas Almuslim relies predominantly on internal funding, particularly student tuition fees, as its primary revenue source. While external funding—such as government assistance and institutional partnerships—exists, it remains limited in scale and sustainability.

One senior administrator explained:

“In practice, tuition fees are the most reliable source of funding for the university. External funds are helpful, but they are not stable enough to support long-term planning.” (Participant 1)

This heavy dependence on tuition-based funding increases the institution’s vulnerability to fluctuations in student enrolment, which directly affect financial stability and budget planning.

Theme 2. Budget Allocation Priorities Focused on Academic Operations

Budget allocation practices at Universitas Almuslim are largely oriented toward routine academic operations, including staff salaries, teaching activities, and basic infrastructure maintenance. Ensuring the continuity of teaching and learning was consistently identified as the top financial priority.

A financial manager stated:

“Our main concern is to make sure that academic activities run smoothly. Salaries and teaching-related costs come first before any development plans.” (Participant 2)

Document analysis corroborated this view, showing that the largest proportion of the annual budget is allocated to operational expenditures, while funds for research, staff development, and innovation are comparatively limited.

Theme 3. Limited Budget Flexibility and Financial Uncertainty

Participants highlighted budget inflexibility as a major challenge in financial management. Once budgets are finalized, reallocating funds to address emerging academic needs is difficult due to structural and administrative constraints.

A faculty leader remarked:

“Sometimes urgent academic needs arise during the year, but the budget has already been fixed. We have to adjust our plans to what is available.” (Participant 3)

Additionally, financial uncertainty resulting from enrolment fluctuations further complicates budget execution, making long-term financial planning particularly challenging.

Theme 4. Adaptive Strategies to Sustain Educational Quality

Despite these challenges, Universitas Almuslim employs several adaptive strategies to sustain educational quality. These include prioritizing core academic activities, implementing efficiency measures, and encouraging academic units to seek alternative funding through partnerships and competitive grants.

One academic manager noted:

“We realize our financial limitations, so we focus on maximizing existing resources. Maintaining teaching quality is non-negotiable.” (Participant 4)

Such strategies reflect an institutional commitment to quality education, even in the absence of *substantial* financial growth.

Table 1. Summary of Themes, Evidence, and Implications

Theme	Key Findings	Illustrative Evidence	Implications for Quality Education
Tuition dependency	Heavy reliance on student tuition as main funding source	“Tuition fees are the most reliable source” (P1)	High vulnerability to enrolment fluctuations
Operational budget priority	Budgets focus on salaries and teaching operations	“Academic activities run smoothly” (P2)	Limited resources for long-term quality development
Budget inflexibility	Difficulty reallocating funds mid-year	“The budget has already been fixed” (P3)	Reduced responsiveness to emerging academic needs
Adaptive strategies	Efficiency, prioritization, and alternative funding efforts	“Maximizing existing resources” (P4)	Sustained teaching quality under financial constraints

Synthesis of Findings

Overall, the results show that financial management at Universitas Almuslim is primarily oriented toward ensuring operational continuity and basic academic quality. However, structural dependence on tuition-based funding and limited budget flexibility constrains the institution’s capacity to invest in long-term quality enhancement. The adaptive strategies identified demonstrate institutional resilience, yet they also highlight the need for more sustainable and diversified financial governance.

Discussion

This study set out to examine how financial management is implemented at Universitas Almuslim and what challenges arise in supporting quality education within a resource-constrained private higher education context. The findings provide important insights into how funding structures, budget allocation practices, and adaptive strategies interact within the broader framework of higher education financial governance.

Tuition Dependency and Structural Financial Vulnerability

The strong reliance on student tuition as the primary funding source positions Universitas Almuslim within what Johnstone and Marcucci (2010) describe as *tuition-dependent institutions*. This funding model, commonly observed in private universities in developing countries, offers short-term financial predictability but simultaneously generates long-term vulnerability. As highlighted by Salmi (2017), excessive dependence on tuition fees limits institutional resilience, particularly in the face of enrolment fluctuations and economic instability.

The findings of this study reinforce global evidence that tuition dependency constrains universities’ strategic capacity to invest in long-term quality enhancement, research development, and innovation (OECD, 2019; UNESCO, 2023). In this regard, the experience of Universitas Almuslim is not an isolated case but reflects a broader structural condition faced by many private higher education institutions operating outside major metropolitan and economic centers.

Budget Allocation Priorities and the Operational–Strategic Tension

The results demonstrate that budget allocation at Universitas Almuslim prioritizes routine academic operations, such as salaries and teaching-related expenses, over developmental investment. This pattern aligns with the resource allocation theory articulated by Bush (2011) and Heller (2018), which emphasizes that institutions under financial pressure tend to favor short-term operational stability over long-term strategic investment.

From a global perspective, the literature consistently shows that educational quality is shaped less by the absolute level of funding than by how resources are allocated (Hanushek & Woessmann, 2015). However, the present findings reveal a persistent tension between maintaining day-to-day academic continuity and investing in quality improvement initiatives. This tension underscores the practical challenges of translating strategic financial management principles into institutional practice under constrained conditions.

Budget Inflexibility and Financial Governance Constraints

Limited budget flexibility emerged as a significant challenge in this study. Once budgets are finalized, reallocating resources to respond to emerging academic needs is difficult. This finding echoes Marginson's (2018) argument that financial governance in higher education is often constrained by institutional structures, administrative capacity, and rigid budgeting systems.

In the framework of financial governance, flexibility is a critical component of institutional responsiveness and adaptability (Estermann & Bennetot Pruvot, 2021). The case of Universitas Almuslim illustrates how restricted fiscal flexibility can reduce an institution's ability to respond proactively to academic demands, thereby reinforcing reactive rather than strategic financial behavior. This finding contributes to the global discourse by highlighting how governance constraints manifest at the institutional level in developing-country contexts.

Adaptive Strategies and Contextualized Quality Assurance

Despite structural and financial constraints, Universitas Almuslim demonstrates adaptive strategies aimed at sustaining educational quality. These strategies—such as prioritizing core academic activities, implementing efficiency-oriented budgeting, and seeking alternative funding opportunities—reflect what Salmi (2017) conceptualizes as *adaptive financial governance*. Such practices allow institutions to maintain core educational functions even when resources are limited.

However, while adaptive strategies contribute to short-term resilience, the literature cautions that adaptation alone may not lead to transformative change if underlying structural funding issues remain unresolved (OECD, 2025; World Bank, 2023). The findings suggest that Universitas Almuslim's adaptive practices help preserve teaching quality but may have limited impact on broader institutional development unless accompanied by more systematic funding diversification and governance reform.

Theoretical Contribution and Global Relevance

Theoretically, this study extends existing higher education finance literature by providing qualitative, context-sensitive evidence from a private university in a regional

Indonesian setting—an area that remains underrepresented in international research. By linking funding sources, budget allocation practices, and adaptive strategies to educational quality, this study demonstrates how global theories of higher education finance operate in practice under local constraints.

More broadly, the findings affirm that financial management in higher education should be understood as a contextual and dynamic practice rather than a universal model. The experience of Universitas Almuslim illustrates how global financial governance principles must be interpreted and implemented in ways that account for institutional capacity, regional context, and structural funding limitations.

Research Limitation

This study has several limitations. First, the research is based on a single case study at Universitas Almuslim, which may limit the generalizability of the findings to other higher education institutions with different contexts and financial structures. Second, the study relies primarily on qualitative data obtained through interviews and document analysis, which may be subject to subjective interpretation despite efforts to ensure trustworthiness through triangulation.

Third, the study focuses specifically on funding sources and budget allocation, and does not comprehensively examine other aspects of financial management such as financial performance measurement or auditing systems. Finally, the dynamic nature of financial conditions means that the findings represent a specific period and may evolve over time as institutional policies and external environments change.

Contribution/Novelty

This study offers several contributions to the literature on higher education financial management. First, it provides empirical, qualitative insights into the implementation of financial management practices at the institutional level, addressing the gap in micro-level studies that go beyond policy and quantitative analysis.

Second, the study explicitly links funding sources and budget allocation practices to the support of quality education, offering a more integrated perspective on financial governance in higher education. Third, it contributes context-specific evidence from a private university in a regional area of Indonesia, which remains underrepresented in international academic discourse.

Finally, the study highlights the role of adaptive strategies in sustaining educational quality under financial constraints, thereby extending existing theoretical discussions on financial governance by emphasizing contextual and practical dimensions of institutional resilience.

CONCLUSION AND POLICY IMPLICATIONS

Conclusion

This study examined the implementation and challenges of financial management at Universitas Almuslim in supporting quality education through a qualitative case study approach. The findings demonstrate that while financial management practices are oriented toward sustaining core academic operations, structural dependence on tuition-based funding, limited budget flexibility, and constrained funding diversification remain significant challenges. These conditions restrict the institution's capacity to pursue long-

term quality enhancement initiatives despite a strong commitment to maintaining teaching and learning standards. Overall, the study underscores that the effectiveness of financial management in private higher education institutions is shaped not only by resource availability, but also by the institution's ability to manage constraints strategically and adaptively within its specific context.

Policy Implications

The findings of this study offer several policy implications. First, private universities should prioritize the development of systematic funding diversification strategies, including strengthening partnerships, optimizing revenue-generating units, and enhancing institutional capacity to access external grants. Second, budget allocation policies should move beyond short-term operational priorities toward more strategic investment in academic quality, particularly in staff development and learning infrastructure. Third, higher education policymakers should consider providing more flexible and context-sensitive financial support mechanisms for private universities operating in regional areas, enabling them to respond more effectively to dynamic academic needs. Collectively, these measures may contribute to more sustainable financial governance and improved quality outcomes in private higher education institutions.

AUTHOR'S CONTRIBUTION STATEMENT

Sonny Muhammad Ikhsan Mangkuwinata served as the lead author, initiating the research idea, formulating the research background and objectives, and developing the conceptual framework and qualitative research design. In addition, he led the entire process of writing and revising the manuscript. **Haryani** contributed to the data collection process through in-depth interviews with key informants, as well as in the organization and verification of field data. **Denny Sumantri Mangkuwinata** was involved in the qualitative data analysis using a thematic approach based on the framework by Miles, Huberman, and Saldaña, as well as in the interpretation of the research findings. All authors contributed to the discussion of the research results, the final review of the manuscript, and the approval of the final version of the article, and are responsible for the content of the published work.

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