

Development of a Mobile-Based Educational Fund Management Information System at MIS Azrina

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Abstract—The management of educational funds in schools requires high administrative accuracy and clear accountability to ensure transparency and accountability. Based on observations conducted at MIS Azrina, the management of educational funds derived from tuition fees and other educational contributions is still carried out manually, particularly in the processes of recording and data processing. This condition may lead to recording errors, delays in financial reporting, and limited access to financial information for school administrators and parents. This study aims to develop a mobile-based Educational Fund Management Information System as a solution to these issues. The system was developed using the System Development Life Cycle (SDLC) framework with the Waterfall model, which consists of requirements analysis, system design, implementation, testing, and maintenance stages. A mixed-methods approach was applied during the requirements assessment phase, employing qualitative methods through interviews and observations, as well as quantitative methods through questionnaire distribution to 25 respondents, including the principal, administrative staff, teachers, and parents. Data analysis was conducted using descriptive analysis. The results indicate that 62% of respondents strongly agreed and 30% agreed regarding the ease of access to financial information, while the transparency aspect received 70% strongly agree and 25% agree responses. In addition, the ease of report generation achieved a combined strong agreement and agreement rate of 93%, and data security was positively evaluated with a total agreement rate of 85%. These findings demonstrate that the mobile-based system is effective in improving efficiency, transparency, and accountability in the management of educational funds at MIS Azrina.

Keywords: Financial Information System; Educational Funds; Mobile Application; SDLC Waterfall; Transparency; Accountability

1. INTRODUCTION

In the educational context, financial management requires a higher level of accuracy and responsibility, particularly in managing funds derived from student tuition payments. Every financial transaction, including the recording of incoming funds, operational expenditures, and the calculation of net income, must be supported by clear evidence and systematically documented. Financial management is a fundamental aspect of any organization, as it directly affects operational sustainability and stakeholder trust (Gusnardi et al., 2021). Within educational institutions, financial management becomes more complex because the funds are sourced from parents, the community, and other contributors who demand clear and continuous accountability. Therefore, the management of educational funds should not be limited to transaction recording but must also ensure transparency and accountability throughout all financial processes (Sudirman et al., 2025).

All school financial transactions, ranging from the receipt of educational funds to operational expenditures and the preparation of financial reports, should be recorded systematically and properly documented. Orderly financial administration is a key prerequisite for achieving transparency and accountability, as these principles can only be realized when financial information is accurate, consistent, and traceable (Sintya Purwandaningsih, Ristanto, 2025). Manual recording systems that rely on conventional ledgers have limitations in terms of data traceability, reporting speed, and information consistency. Based on observations at Madrasah Ibtidaiyah Swasta Azrina, the management of educational funds is still carried out using conventional manual recording methods. This practice results in non-standardized data entry, time-consuming transaction recapitulation, and difficulties in tracking students' payment histories comprehensively. Furthermore, limited access to financial information for school management and parents reduces the effectiveness of periodic monitoring and evaluation of educational fund utilization.

Effective school financial management cannot be separated from an understanding of financial literacy and management accounting principles. Financial literacy includes the ability to plan budgets, manage cash flows, and make rational and responsible financial decisions (Sentosa et al., 2025). Management accounting plays a crucial role in providing relevant and timely financial information to support financial control and performance evaluation within schools (Sintya Purwandaningsih, Ristanto, 2025). Without adequate information system support, the consistent application of these principles becomes difficult. Advances in information technology, particularly mobile technology, offer significant opportunities to enhance the quality of school financial management. Mobile-based financial information systems enable real-time transaction recording, centralized data storage, and automated financial reporting. Transparency is achieved through the availability of digital transaction histories accessible according to user authorization, while accountability is strengthened through transaction timestamps, digital audit trails, and balance reconciliation mechanisms that reduce recording errors and potential data manipulation.

Previous studies indicate that the implementation of digital financial information systems can improve operational efficiency and the quality of school financial reporting. Research on Android-based school payment applications demonstrates that mobile systems enhance recording accuracy and facilitate real-time transaction monitoring (Muhammad Faizal Basri, 2025). However, most existing studies focus on web-based systems and have not specifically examined how mobile systems support transaction traceability and financial accountability in the management of educational funds at private elementary schools (Pratiwia et al., 2025). As mobile device usage continues to increase in daily activities, the development of mobile-based school financial information systems has become increasingly relevant. Such systems function not only as recording tools but also as flexible financial monitoring and control instruments for authorized users. Consequently, mobile-based systems offer higher adoption potential than conventional systems and are more adaptable to the needs of school environments.

In line with these needs, this study focuses on the development of a Mobile-Based Educational Fund Management Information System at MIS Azrina. The system development adopts a Research and Development approach that follows the stages of the system development life cycle, including user needs analysis, system design, application development, and usability testing. This approach is intended to ensure that the developed system is scientifically grounded, technically functional, and user-friendly. Through the implementation of this system, the management of educational funds at MIS Azrina is expected to become more transparent, accountable, and efficient. In addition to improving the quality of school financial administration, the system is anticipated to strengthen parents' and the community's trust and serve as a reference for other educational institutions seeking to undertake digital transformation in educational financial management.

2. RESEARCH METHODS

2.1 Basic Research Framework

This study was conducted in a systematic manner to obtain a comprehensive understanding of educational fund management needs within the school environment. Data collection represents a critical stage because it directly influences the accuracy of the system specifications to be developed. Therefore, this research adopted a mixed methods approach that integrates qualitative and quantitative methodologies. The use of mixed methods was focused on the system requirements assessment phase within the software development life cycle, ensuring that the collected data accurately reflect both actual conditions and user needs in a holistic manner.

The qualitative approach was employed to gain in-depth insights into the processes and challenges associated with school financial management. This method was selected because qualitative research emphasizes the exploration of phenomena in their natural settings without relying on numerical measurement during data collection or interpretation (Fahriana Nurrisa, Dina Hermina, n.d.). Qualitative data were gathered through interviews with school administrative staff responsible for managing educational funds, as well as direct observations of financial recording activities that were still performed manually. These observations provided a concrete understanding of existing workflows, the types of financial data managed, and the obstacles encountered in conventional recording practices. In addition, manual financial records were examined as supporting documents to identify the structure and patterns of the current recording system.

The quantitative approach was applied to complement the qualitative findings with measurable and objective data. Quantitative research emphasizes systematic measurement, consistency in data collection, and analytical procedures to describe the observed conditions (Muhammad Rafiqi Damanik, Rusli, Randy Luther Manik, n.d.). This method was implemented through the distribution of questionnaires to parents and teachers to assess user perceptions regarding the organization, clarity, and reliability of the existing financial management system. The questionnaire results were analyzed descriptively and presented in graphical form to illustrate trends in respondents' evaluations. The integrated use of qualitative and quantitative methods aligns with the view that appropriate selection of research methods and instruments plays a crucial role in producing valid and accountable data (Ardiansyah et al., 2023). The predominance of responses in the "disagree" category indicates a gap between user expectations and the currently available financial recording system. These findings further emphasize the urgency of developing a Mobile-Based Educational Fund Management Information System as a relevant and context-appropriate solution for MIS Azrina.

2.2 Research Stages

The stages of this study followed the Waterfall model, which is widely applied in information system development due to its structured and sequential nature. This model was selected to ensure that each phase of the development process was carried out in a systematic manner and properly documented. The research stages implemented in this study are described as follows.

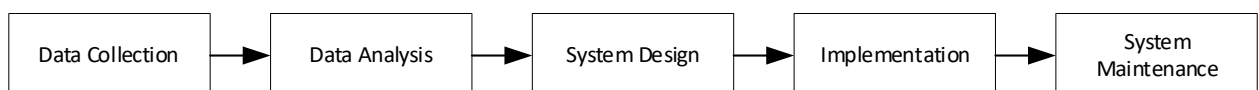


Figure 1. Research Stages

The first stage was Requirements Analysis. At this stage, system requirements were collected and examined using a mixed-methods approach. Data obtained from interviews, observations, and questionnaires were analyzed to identify the functional and non-functional requirements of the education fee management system. The second stage was System Design. In this phase, the analyzed requirements were translated into a comprehensive system design, including process flows, data structures, and user interface designs tailored to the characteristics and needs of school users. The third stage was System Implementation. This phase involved the development of the mobile-based education fee management application based on the system design that had been previously defined. The fourth stage was System Verification and Testing. At this stage, functional testing was conducted to ensure that each feature operated as intended and met user requirements as well as the established system specifications. The fifth stage was System Maintenance. This stage aimed to ensure the continued proper operation of the system through application updates, error corrections, and adjustments to accommodate future user needs.

2.3 Related Research

Previous studies indicate that the adoption of digital-based school financial information systems can significantly enhance efficiency and the overall quality of financial management. Research conducted by (Winia Waziana, 2023) developed a web-mobile financial administration system using the Waterfall method, which was shown to support school finance officers in managing transactions and preparing financial reports more effectively. Other studies highlight the critical role of technology utilization in school financial management within the context of the Society 5.0 era, particularly in strengthening accountability and public trust (Piliang et al., 2025).

International research also demonstrates that automated school fee collection through mobile-based systems has a substantial impact on improving school accountability (Sipenji et al., 2024). Furthermore, recent studies reveal that the use of online financial applications in secondary schools contributes to greater transparency, improved accuracy of financial reporting, and enhanced quality of managerial decision-making (Rino et al., 2025).

3. RESULTS AND DISCUSSION

3.1 Results of the Development of the Mobile-Based Educational Fund Management Information System

The development of the Mobile-Based Educational Fund Management Information System at MIS Azrina was carried out in stages by following the SDLC Waterfall development model. This model was selected due to its systematic and well-structured workflow, making it suitable for the development of a financial information system that requires high accuracy, data consistency, and clear process flows. The outcomes of each phase of the Waterfall model are described as follows.

3.1.1 Results of System Requirements Analysis

The requirements analysis phase was conducted to identify existing problems and actual user needs within the MIS Azrina environment. This process involved direct observation of school financial management practices, interviews with the school treasurer and principal, as well as a review of previously used financial documents. The analysis revealed that the management of educational funds was still handled manually through cash books and basic spreadsheet-based records. Such practices potentially lead to delays in report preparation, recording inaccuracies, and limited access to financial information for school management and parents.

Based on these findings, the functional requirements of the system were formulated, including the ability to record income and expenditure transactions in real time, manage school fee payment data, generate periodic financial reports, and provide authorized users with access to financial information. In addition, several non-functional requirements were identified, such as application usability, financial data security, and system accessibility through mobile devices. This analysis phase served as the primary foundation for the system design and development processes in the subsequent stages.

3.1.2 Results of System Design

Based on the outcomes of the requirements analysis, the system design phase was carried out to define the overall structure and operational flow of the information system. This phase covered the design of the system architecture, data flow, and user access control. The system was designed using a client-server architecture, where the mobile application functions as the client, while the server is responsible for managing the database and handling the core system logic. At this stage, the financial transaction workflow was also designed, starting from the input of payment data by the treasurer, continuing with data storage in the database, and ending with the presentation of financial reports to the school principal and parents. Each user is assigned access rights according to their role, ensuring that data security and confidentiality are properly maintained. The results of this system design are visualized in the form of a system architecture diagram, presented in Figure 2, which illustrates the interactions among the mobile application, the server, and the database.

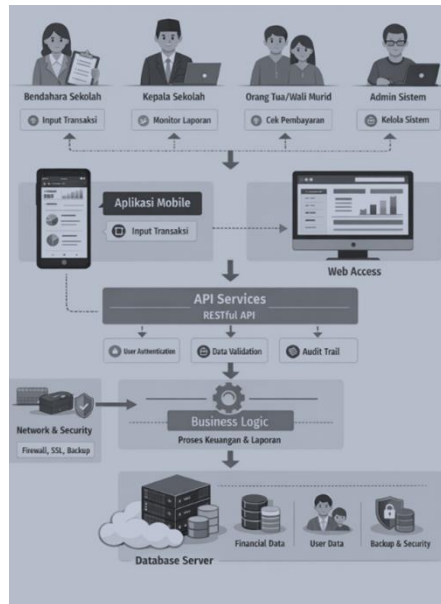


Figure 2. System Architecture Illustrating the Relationship Between the Mobile Application, Server, and Database

3.1.3 Results of System Implementation

The implementation phase represents the realization of the system design into an operational mobile application. At this stage, all planned features were developed in accordance with user requirements. The resulting mobile application is capable of recording education fee payments, school expenditures, and automatically generating financial reports. The implemented system enables the school treasurer to record transactions directly through a mobile device without relying on manual recapitulation. All entered transaction data are stored centrally in the database and can be accessed in real time by the school principal. In addition, parents are able to monitor payment status and transaction history through their respective user accounts. The application interface was designed to be simple and user friendly to reduce the risk of operational errors. The outcomes of the system implementation are illustrated through the application dashboard and transaction report displays shown in Figure 3.



Figure 3. Payment Transaction Report

3.1.4 System Testing Results

After the system was implemented, testing was conducted to ensure that all functions operated in accordance with the predefined requirements. The testing process consisted of functional testing and user acceptance testing. Functional testing aimed to verify that each system feature, including transaction input, data storage, and report generation, functioned properly without errors. User acceptance testing involved the school treasurer, the principal, and administrative staff as respondents. The results indicate that most users perceived the system as easy to use, effective in accelerating financial record-keeping processes, and supportive of greater transparency in financial information. The outcomes of the user acceptance testing are presented in Table 1 and illustrated through a graphical representation in Figure 4, which reflects the level of user satisfaction with the developed system.

Table 1. Respondents' Answer Results

Assessed Aspect	Strongly Agree	Agree	Less Agree	Disagree	Strongly Disagree
Ease of Access	62%	30%	5%	2%	1%
Ease of Reporting	58%	35%	4%	2%	1%
Data Security	45%	40%	10%	4%	1%
Transparency	70%	25%	3%	1%	1%

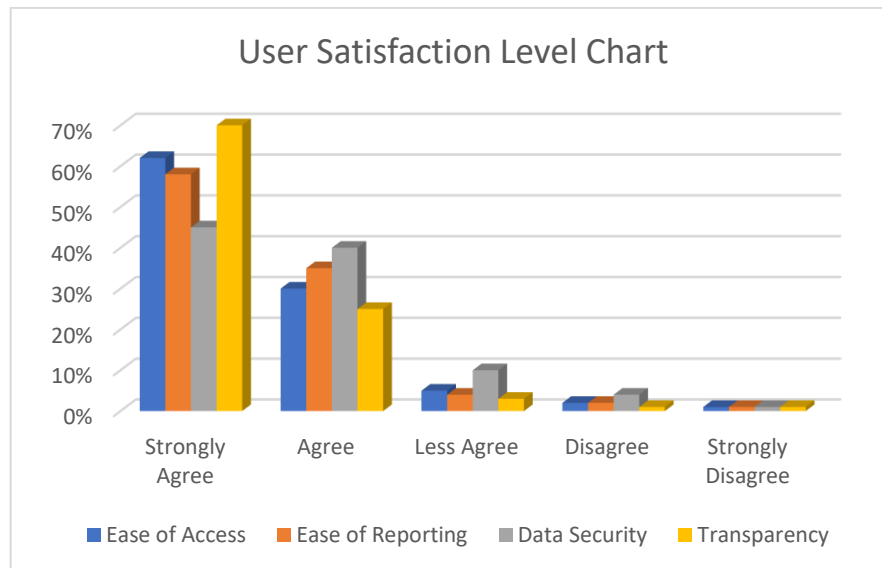


Figure 4. User Satisfaction Level Chart

a. Transparency in Educational Fund Management

Transparency in the management of educational funds is one of the primary objectives of developing this system. Transparency is defined as the openness of financial information that can be accessed in a timely, accurate, and traceable manner by authorized stakeholders. The developed mobile system provides a real-time financial dashboard that presents periodic summaries of educational fund income and expenditures. The main advantage of the system compared to manual record-keeping lies in the availability of digital transaction histories and audit trails. Each recorded transaction is accompanied by information on the transaction time, transaction type, and the identity of the user who performed the input. This mechanism enables systematic tracing of financial data without reliance on physical archives, thereby reducing the risk of data loss and information manipulation. The evaluation results indicate that the system has a positive impact on financial information disclosure. Based on Table 1, 70% of respondents strongly agreed and 25% agreed that the mobile system enhanced transparency in the management of educational funds at MIS Azrina. These findings suggest that digital access to financial reports and payment histories effectively bridges information needs between the school and students' parents.

b. Accountability and Reliability of Financial Data

Accountability in educational fund management refers to the school's ability to justify the use of funds to both internal and external stakeholders. The developed information system supports accountability through consistent data recording, transaction input validation, and centralized data storage equipped with backup mechanisms. Internal survey results show that 85% of users perceived the system as providing greater accuracy and data availability compared to previous manual methods. In terms of data security, 45% of respondents strongly agreed and 40% agreed that the system adequately safeguards financial information. This indicates that role-based access control and authentication mechanisms contribute to user trust in data reliability. With the implementation of audit trails and transaction logs, the school can conduct internal evaluations and audits more efficiently and systematically. Accountability is not only reflected in financial reports but also in the system's ability to provide digital evidence for every recorded transaction. This approach aligns with the findings of (Nugraha et al., 2025), which highlight that information technology enhances reporting accuracy and accountability in school financial management.

c. Administrative and Operational Efficiency

In addition to improving transparency and accountability, the mobile-based educational fund management system also significantly enhances administrative efficiency. Financial reporting processes that previously required considerable time can now be generated automatically by the system. This improvement is illustrated through the web-based and mobile financial report displays shown in Figure 2. Input validation mechanisms embedded in transaction forms help minimize recording errors, while data reconciliation becomes faster due to all transactions being stored in an integrated database. This efficiency allows administrative staff to focus more on financial control and planning rather than routine data entry tasks. The implementation of this mobile system supports broader financial digitalization efforts, which have also been reported in other schools. For example, web-based information systems developed for primary schools have demonstrated improvements in recording and reporting efficiency (Brawijaya & Rahmawati, 2025).

d. User Perception and Acceptance

User acceptance is a critical factor in the successful implementation of information technology systems. Survey results indicate that most respondents provided positive evaluations of the developed system. Regarding ease of access, 62% of respondents strongly agreed and 30% agreed, while for ease of report preparation, 58% strongly agreed and 35% agreed. This high level of acceptance suggests that the system is not only technically functional but also designed in

accordance with user needs and capabilities within the MIS Azrina environment. Consequently, the system demonstrates strong potential for long-term adoption and sustainability.

3.2 Discussion

The results of developing the mobile-based Educational Fund Management Information System at MIS Azrina indicate that the application of mobile technology has a positive impact on school financial management. From a transparency perspective, the system enables real-time financial reporting that can be accessed by relevant stakeholders, thereby reducing misunderstandings and enhancing parents' trust in the management of educational funds. In terms of accountability, the system provides systematically stored transaction records within a centralized database. Each transaction can be traced, facilitating financial monitoring and evaluation by school management. This demonstrates that mobile-based financial information systems can strengthen accountability in the use of educational funds. Furthermore, administrative efficiency has improved significantly. Financial recording and reporting processes that previously required extended time can now be completed more quickly. Automatic validation in input forms also helps reduce recording errors commonly associated with manual systems. These findings indicate that mobile-based digitalization of educational fund management supports the effectiveness of school administrative work. Nevertheless, system implementation still faces several challenges, particularly related to network infrastructure stability and users' digital literacy in operating mobile applications. Therefore, adequate network provision and continuous user training are essential factors to ensure system sustainability and optimal utilization. Overall, the results and discussion confirm that the development of the mobile-based Educational Fund Management Information System at MIS Azrina has achieved the research objectives and provides a tangible contribution to improving school financial governance.

4. CONCLUSION

Based on the research findings and discussion regarding the development of the mobile-based Educational Fund Management Information System at MIS Azrina, it can be concluded that the implementation of this system has made a tangible contribution to improving transparency, accountability, and efficiency in school financial management. The developed system enables integrated and real-time recording of financial transactions, including both income and expenditures, thereby reducing the risk of manual recording errors and accelerating the preparation of financial reports. The presence of a centralized database and transaction tracking features further strengthens accountability, as all financial activities can be systematically traced and verified. From a transparency perspective, the mobile-based system facilitates easier access to financial information for key stakeholders, particularly the school principal and students' parents or guardians. Information related to payment status, periodic financial reports, and the utilization of educational funds can be accessed quickly and clearly through the application. This level of information openness promotes transparency and enhances trust in the school's financial management practices. User evaluation results indicate a high level of acceptance, with most respondents perceiving the system as user-friendly, informative, and supportive of more effective financial administration. Despite the positive outcomes of system implementation, the long-term effectiveness of the mobile-based Educational Fund Management Information System remains dependent on several supporting factors. The availability of stable technological infrastructure, especially reliable internet connectivity, is a critical requirement for optimal system performance. In addition, continuous improvement of users' digital literacy through regular training is necessary to ensure that all system features are utilized consistently and effectively. System sustainability after the completion of the research can be maintained through strong managerial commitment to embedding the system within the digital work culture of MIS Azrina. Ongoing system maintenance, feature updates aligned with institutional needs, and integration with school financial management policies are strategic measures to ensure sustained benefits. Therefore, the development of this mobile-based Educational Fund Management Information System serves not only as a short-term technical solution but also as a foundation for strengthening modern, transparent, and accountable school financial governance.

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