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Financial Performance, Expenditure Quality, and Budgetary Slack: A Shariah Perspective on Educational Quality

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Abstract

The quality of Education is considered a key factor in economic growth. The quality of Education is influenced by several factors. This study aims to analyze the influence of expenditure quality, budget slack, and internal audit on the quality of Education, with financial performance as an intervening variable, grounded in Sharia principles. The research method used is quantitative. The sample in this study was 50 respondents. The data collection technique used was a Google Form. The results of the hypothesis testing indicated that financial performance, expenditure quality, and budget slack directly and significantly influence the quality of Education. The results show that the expenditure quality based on sharia and budget slack has a positive and significant influence on financial performance. However, the study's results differ from the Sharia internal audit, which does not show a significant influence on financial performance. Indirectly, budget slack on the quality of Education is proven to be significant, with financial performance acting as a mediator. Financial performance that adheres to Sharia principles can not moderate the influence of internal audit on the quality of Education. Financial performance adhering to Sharia principles can moderate the effect of Expenditure quality on Education Quality.

Keywords: Sharia expenditure quality; budgetary slack; Sharia internal audit; quality of education.

1. INTRODUCTION

The quality of Education is considered a key aspect related to economic growth. Education is considered a key driver of human capital, as it increases labor productivity, improves efficiency, and boosts economic output. (Laužikas & Miliūtė, 2020); (Pangarso et al., 2020); (Bombiak, 2020). The budget makes a significant contribution to improving the quality of Education, especially through the provision of infrastructure, scholarship programs, and increased capacity of teaching staff (Murni et al., 2025). In addition, government spending on Education affects the quality of Education in Indonesia (Margaretha & Simanjuntak, 2020). Internal audit also plays a role in Education, namely, Creating Accountable and Transparent Financial Governance, which has an

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academic contribution in strengthening the education funding monitoring system in Indonesia (Elvira Putri Anjani, 2025). In this study, another variable was added: budget slack, a research novelty that other researchers have not studied.

Budgetary slack is a dysfunctional behavior that typically occurs when leaders prioritize personal ego satisfaction over the organization's interests. This behavior not only has the potential to harm the agency but can also reduce budget efficiency, disrupt transparency, and impact accountability in financial management (Ishak & Sholehah, 2023).

This study aims to analyze the influence of expenditure quality, budget slack, and internal audit adherence to sharia principles on the quality of Education, with financial performance as an intervening variable.

The research gap in this study is the inconsistency in the relationship between expenditure quality and educational quality, suggesting that education expenditure does not have a significant influence (Kebijakan Ekonomi Jurnal Kebijakan Ekonomi dkk., 2021). Narulita Ratih Wulansari's (2021) study, titled "Can Education Spending and Teacher Quality Improve Education Quality?" explains that education spending and teacher quality do not significantly impact education quality in the Java-Bali region (Narulita Ratih Wulansari, 2021). In addition, there is an inconsistency in the research on the relationship between budgetary slack and the quality of Education. In Mohammad Arfandi Adnan's research, "The Influence of Budgetary Slack on the Performance of Regional Work Units (SKPD) with Organizational Commitment and Individual Capacity as Moderating Variables," it states that Budgetary slack has a negative, significant effect on organizational commitment: organizational commitment and a significant positive influence on the performance of SKPD (Adnan, 2022).

In addition to the gap in research results, there is a gap in research methods. In the Seri Murni study (2025), entitled Analysis of Maqashid Syariah in the Management of Regional Revenue and Expenditure Budgets to Improve The quality of Education in Aceh Besar Regency, this study uses a descriptive qualitative approach that aims to describe in depth the implementation of maqashid syariah (Murni et al., 2025). In addition, Elvira Putri Anjani's research, entitled "Strategy for Optimizing the Role of Audits in Creating Accountable and Transparent BOS Fund Governance: Literature Study," using a descriptive qualitative approach with a library research method, states that audits are not merely a control tool, but rather a strategic instrument for strengthening participatory, transparent, and sustainable education governance (Elvira Putri Anjani, 2025). Among the studies above, there is a research gap. This research uses a quantitative method, namely PLS-SEM.

2. METHOD

This study uses a quantitative approach to empirically test relationships among variables using numerical data and statistical methods. The operational definition in this study is that expenditure quality is the level of appropriateness, efficiency, and accuracy of budget allocation in supporting the achievement of organizational goals in accordance with Sharia principles. In Sharia-based educational institutions, expenditure quality reflects allocation of resources that is responsible, transparent, and aligned with the values of Maqashid Sharia. The research instrument for this variable is measured through three indicators: first, compliance with Sharia principles, which assesses whether all institutional budget expenditures comply with halal requirements and are free from riba (riba), gharar (gharar), and maysir (gambling). Second, budget efficiency, to ensure that the budget is used without waste, which contradicts the principles of israf (traditional gambling). Third, the accuracy of spending allocation targets, which measures whether budget expenditures are accountable both vertically to Allah SWT and horizontally to stakeholders (Fatasyeh & Nawatmi, 2025).

Budgetary slack is a deviant behavior in budget preparation characterized by deliberate attempts to understate revenue projections or overestimate cost estimates to facilitate target achievement. From a sharia perspective, this behavior is in stark contrast to the principles of amanah, shiddiq, tabligh, and 'adl. This variable is measured using an instrument consisting of three indicators. These indicators include: budget participation and information asymmetry, which examine the information gap that triggers target manipulation; budget emphasis, which assesses the tendency to set loose targets; and deviation between budget and actual performance, which detects significant differences as an indication of deliberate budget slack (Pramudiati & Erlinawati, 2021).

Sharia internal audit is defined as an independent and objective assessment process to ensure that all operational and financial activities of an institution are carried out in accordance with Islamic sharia principles, such as freedom from riba (riba), gharar (gharar), and maysir (gambling), and comply with the accounting standards of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and fatwas issued by the National Sharia Council (DSN-MUI). This variable instrument is developed through three statements. These statements measure compliance with sharia principles related to the verification of financial transactions; the auditor's independence and objectivity from pressure from management or personal interests; and the effectiveness of sharia-based internal controls in preventing irregularities and maintaining accountability (Azizah & Fadilah, 2025).

The quality of Education as a dependent variable is measured by the institution's success in meeting the National Education Standards (SNP), producing competent graduates, and creating stakeholders satisfaction, including in the formation of Islamic character in accordance with the maqashid sharia. The instrument for this variable is measured using three indicators: fulfillment of national education standards, which include standards for content, process, graduate competency, and assessment; competency and quality of graduates, which include academic excellence, professionalism, and Islamic character; and stakeholder satisfaction, which includes students, parents, graduate users, and the general public (Kamila, Puspiatasari, & Salsabila, 2025).

Financial performance as an intervening variable is defined as a measure of the effectiveness and efficiency of financial management based on Islamic financial ratios, transparency principles, and accounting standards such as PSAK Syariah and AAOIFI. Measurement of this variable focuses on three aspects: the application of Sharia-based financial ratios, such as the expenditure efficiency ratio and the halal budget absorption ratio; the effectiveness of budget absorption and use to support education programs according to targets; and transparency and accountability in the preparation of financial reports for easy access by stakeholders (Muhammad & Fahmie, 2019).

The population in this study was all units or institutions within UIN Syekh Wasil Kediri, totaling 50 units. Arikunto (2012:104) explains that if the research population is less than 100 people, then all members of the population can be used as research respondents. Conversely, if the population exceeds 100 people, researchers can determine a sample size of 10–15% or 20–25% of the total population. In line with these provisions, this study had a population of fewer than 100 respondents, so the entire population of UIN Syekh Wasil Institutional Units, comprising 50 individuals, was included as research respondents. Therefore, this study used the entire population as the unit of observation without sampling, using the census technique.

Data collection used a questionnaire distributed through Google Forms. Validity and reliability were assessed using the PLS-SEM technique, namely by examining the outer loading and composite reliabilities. The data analysis techniques in this study consist of two: Descriptive Statistical Analysis and Partial Least Squares Structural Equation Model Analysis (PLS-SEM).

3. RESULT AND FINDINGS ANALYSIS

The average value of each indicator comprising the construct will provide information on the quality of Education, moderated by financial performance and sharia principles, with several independent variables: spending quality, budget slack, and internal audit.

Table 1. Average answer for each indicator that makes up the construct

Construct	Indicator	Average
Expenditure quality based on sharia	KB1	4,43
	KB2	3,76
	KB3	3,80
	KB4	3,69
	KB5	4,06
Slack Budgeting	SA1	2,86
	SA2	3,71
	SA3	3,16
	SA4	3,08
Sharia Internal Audit	AI1	4,16
	AI2	3,92
	AI3	3,84
	AI4	3,80
Islamic Financial Performance	KK1	3,90
	KK2	3,20
	KK3	3,29
Education quality	KP1	4,06
	KP2	3,84
	KP3	3,59

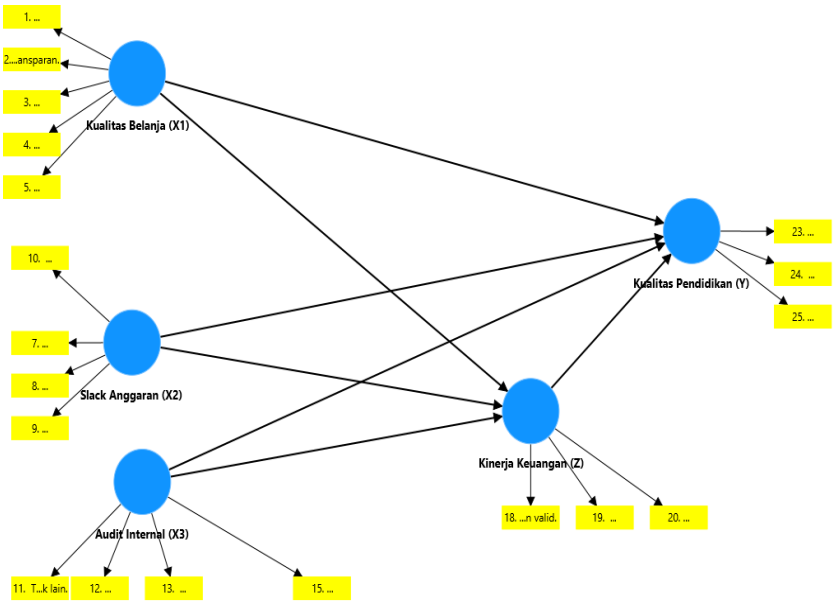
The Sharia-compliant Expenditure quality measure provides information on respondents' assessments of the quality of spending in educational units while adhering to Sharia principles. The KB variable consists of five indicators. The highest-scoring indicator is indicator 1, "Budget allocation based on priority scale of educational needs," with an average score of 4.43.

Budget Slack provides information on respondents' assessments of budget slack in budget-submitting units. The SA variable consists of five indicators. The highest-scoring indicator is indicator 2, "Budgets are often approved without thorough verification of cost details," with an average score of 3.71.

The Sharia-compliant Internal Audit Questionnaire provides information on respondents' assessments of the importance of Sharia-compliant internal audits to a unit's accountability and transparency in budget implementation, ensuring freedom from riba (usury), gharar (gharar), and maysir (gambling). The AI variable consists of five indicators. The highest-scoring indicator is indicator 1, "The internal audit team works independently without interference from other parties," with an average score of 4.16.

Sharia-compliant financial performance provides information on respondents' perceptions of how funds are optimally utilized. The KK1 variable consists of five indicators. The highest-ranking indicator is indicator 1, "Accountability for the use of funds (SPJ) is always complete and valid," with an average score of 3.90.

Education Quality provides information on respondents' assessments of how well Education is maintained, the primary goal of an educational institution. The KP1 variable consists of five indicators. The highest-ranking indicator is indicator 1, "The university environment is very conducive and supports the learning process," with an average score of 4.06.



Gambar 1. Hasil Analisis dalam *smart*- PLS

Statistical analysis used PLS-SEM because the sample size was only 50 respondents. The results of the PLS-SEM analysis using SmartPLS software are presented in Figure 1 above.

Table 2. Outer loading value of each indicator

Construct	Variable	Indicator	t	Conclusion
Expenditure quality based on sharia	KB1	0,754	11,373	Significant
	KB2	0,938	56,191	Significant
	KB3	0,931	42,882	Significant
	KB4	0,813	22,806	Significant
	KB5	0,758	14,295	Significant
Slack Budgeting	SA1	0,762	4,321	Significant
	SA2	0,906	5,574	Significant
	SA3	0,853	4,718	Significant
	SA4	0,949	5,188	Significant
Sharia Internal Audit	AI1	0,854	28,276	Significant
	AI2	0,770	14,261	Significant
	AI3	0,883	30,532	Significant
	AI4	0,979	143,346	Significant
Islamic Financial Performance	KK1	0,851	17,735	Significant
	KK2	0,848	17,606	Significant
	KK3	0,521	2,669	Significant
Education quality	KP1	0,956	80,410	Significant
	KP2	0,896	37,748	Significant
	KP3	0,752	11,885	Significant

Each construct in this study comprises several question indicators. These indicators must be valid. Validity testing in the PLS-SEM model is performed by comparing each question's outer loading t-value with an Outer Loading value >0.7. Based on the results in Table 2, all indicators of the construct are valid. Based on the Outer Loading Value for each latent variable indicator >0.7 and the AVE in Table 3 above 0.5, the indicators in this study are declared valid.

Construct reliability testing is performed by examining the Composite Reliability value for each construct. A construct is considered reliable if its composite reliability value is above 0.7. Table 3 provides composite reliability estimates for each construct or latent variable. Based on this table, all constructs used in this study have good reliability.

Table 3. Composite reliability value of each construct

Construct	Composite Reliability	AVE
Sharia Internal Audit	0,867	0,765
Islamic Financial Performance	0.746	0,572
Expenditure quality based on sharia	0,905	0,710
Education quality	0,880	0,761
Slack Budgeting	0.637	0,757

The structural model in this study explains the relationships among the constructs comprising the variables Quality of Sharia Shopping, Slack Budgeting, Sharia Internal Audit, Islamic Financial Performance, and Quality of Education. The results of the structural model testing, along with their significance values, are presented in Table 4 below.

Table 4. Coefficient values and significance of the structural model

Relationship between constructs	Coefisien	statistic t	Conclusion
Quality of Shopping (X1) -> Financial Performance (Z)	0,674	5,211	Significant
Quality of Shopping (X1) -> Education quality (Y)	1,281	7,482	Significant
Slack Budgeting (X2) -> Financial Performance (Z)	0,181	2,487	Significant
Slack Budgeting (X2) -> Education quality (Y)	0,296	1,946	not significant
Audit Internal (X3) -> Financial Performance (Z)	0,201	1,586	not significant
Audit Internal (X3) -> Education quality (Y)	0,144	0,048	not significant
Financial Performance (Z) -> Education quality (Y)	0,690	5,418	Significant

Section 4. The hypothesis tested in this study is that an internal audit based on Sharia principles has no significant relationship with Financial Performance or Quality of Education. Financial Performance with Sharia principles has a significant relationship with the Quality of Education. The quality of Shopping in Accordance with Sharia principles has a significant relationship with Financial Performance and Quality of Education. Slack Budgeting has a significant relationship with Financial Performance, but does not have a significant relationship with Quality of Education.

Table 5. Hasil Pengujian Pengaruh tidak langsung

Relationship between constructs	Coefisien	statistic t	Significant
Quality of Shopping (X1) -> Financial Performance (Z) -> Education quality (Y)	0,466	3,781	0,000
Slack Budgeting (X2) -> Financial Performance (Z) -> Education quality (Y)	0,125	2,283	0,022
Audit Internal (X3) -> Financial Performance (Z) -> Education quality (Y)	0,139	1,498	0,134

The results of the hypothesis testing in this study are presented in Section 5. The hypothesis tested in this study is that Financial Performance guided by Sharia principles is unable to moderate the effect of Internal Audit on the Quality of Education. Financial Performance with Sharia principles can moderate the effect of Expenditure quality on the quality of Education. Financial Performance with Sharia principles can moderate the effect of Slack Budgeting on the Quality of Education.

The evaluation of the PLS-SEM model for Quality of Education can be assessed by its goodness-of-fit or the resulting R-square value. The R-squared value for this model is presented in Table 6.

Table 6. Model struktural R square

Variable	R Square Adjusted
Financial Performance (Z)	0,779
Education quality (Y)	0,842

The R-square table was used to examine the magnitude of the variables' influence on Quality of Education, yielding an R-square of 77.9%, indicating a good fit. Then, the R-square was used to examine the influence of Quality of Shopping, internal audit, and Slack Budgeting on Quality of Education, with Financial Performance as the moderator, yielding an R-square of 84.2%, indicating a good value.

4. DISCUSION

The quality of Education is directly and indirectly influenced by the Quality of Shopping, Slack Budgeting, and Audit. However, this study, conducted at Syakh Wasil University, Kediri, yielded new findings: Internal Audit based on Sharia principles has no significant relationship with Financial Performance or Quality of Education. Financial Performance based on Sharia principles has a significant relationship with Quality of Education. Quality of Shopping based on Sharia principles has a significant relationship with both Financial Performance and Quality of Education. Slack Budgeting has a significant relationship with Education Quality, but not with Financial Performance. Financial performance does not moderate the effect of Internal Audit on Quality of Education. Financial performance moderates the effect of Quality of Shopping on Quality of Education. Financial performance does not moderate the effect of Slack Budgeting on Quality of Education.

Table 4 shows that the direct influences among variables in this study's structural model yield varying findings across pathways. Sharia-based Quality of Shopping is proven to have a positive and significant effect on Financial Performance, with a coefficient of 0.674 and a t-statistic of 5.211. The direct effect of Quality of Spending on Quality of Education is even stronger, with a coefficient of 1.281 and a t-statistic of 7.482. This finding indicates that efficiency and accuracy of spending allocation targets based on Sharia principles are the most dominant predictors in this research model.

The Slack Budgeting variable shows a significant positive effect on Financial Performance with a coefficient of 0.181 and a t-statistic of 2.487, although the coefficient value is relatively small. Interestingly, the direct effect of Slack Budgeting on Quality of Education is insignificant, with a coefficient of 0.296 and a t-statistic of 1.946, thus failing to directly support the relationship between Slack Budgeting and Quality of Education. Meanwhile, Sharia Internal Audit does not show a significant effect on Financial Performance (coefficient = 0.201, t-statistic = 1.586) or on Quality of Education (coefficient = 0.144, t-statistic = 0.048). Financial Performance has a positive and significant effect on Quality of Education, with a coefficient of 0.690 and a t-statistic of 5.418, confirming the crucial mediating role of this intervening variable.

Theoretically, the dominance of Quality of Shopping in this model aligns with the principles of stewardship theory, which asserts that managers or administrators of institutions act as stewards, oriented toward the collective interests of the organization, rather than solely personal interests.. (Maharani ,

Annundi , Wulansari , Susanti , & Ardhiarisca , 2024). In the context of Islamic educational institutions such as UIN Syekh Wasil Kediri, this principle is rooted in the Quranic concept of amanah (trust), where budget management is not merely a technical administrative matter but a manifestation of vertical responsibility to Allah SWT and horizontal responsibility to all stakeholders. Allocating spending in accordance with the maqashid sharia (the goal of Islamic law), namely protecting the mind through targeted educational funding, directly contributes to improving the quality of educational output.

The findings regarding the dominance of Quality of Shopping are in line with research (Margaretha & Simanjuntak, 2020), which proves that education sector spending has a significant influence on the quality of Education in Indonesia, as well as research (Istikomah & Minarti, 2025) which states that effective financial management can improve the quality of Education in Islamic educational institutions. On the other hand, these results differ from the findings of (Wulansari & Khoirunurrofik, 2021), which found that education spending had no significant effect on The quality of Education in the Java-Bali region, a difference that was likely caused by different institutional contexts and measurement proxies; Wulansari's research focused on regional macro indicators, while this study used the perceptions of institutional units at the Islamic higher education level.

The insignificant influence of Sharia Internal Audit on Financial Performance and Quality of Education is a finding that requires further analytical attention. Mechanistically, this condition can be explained by the characteristics of the research sample, a work unit within UIN Syekh Wasil Kediri, an institution with an internal governance system still in development. Internal audit may not yet be fully institutionalized, making its function more administrative and formal than strategic and corrective. The effectiveness of Sharia Internal Audit is highly dependent on the auditor's competence and independence from management pressure. If these two prerequisites are not optimally met, the audit's impact on Financial Performance and Quality of Education will be significantly reduced (Susanda, Juniati, & Fatimah, 2026). Overall, Sharia-based Quality of Shopping is the strongest direct determinant of Quality of Education, whereas Sharia Internal Audit has not been statistically significant in this study.

Based on Table 5, the indirect effect test through the mediating variable Financial Performance yields diverse patterns and overall strengthens the findings of the direct test. The indirect effect of Quality of Shopping on Education quality through Financial Performance is proven significant with a coefficient of 0.466, a t-statistic of 3.781, and a significance value of 0.000. Given that the direct effect of Quality of Shopping on Education quality is also significant, Financial

Performance plays a partial mediator role in this pathway, meaning that Quality of Shopping influences Education quality both directly and through increasing Financial Performance first.

Slack Budgeting shows a significant indirect effect on Quality of Education through Financial Performance with a coefficient of 0.125, a t-statistic of 2.283, and a significance value of 0.022. Because the direct effect of Slack Budgeting on Quality of Education is not significant, while the indirect effect of Slack Budgeting on Quality of Education is proven to be significant, with Financial Performance acting as a full mediator in this relationship, this finding implies that Slack Budgeting does not directly damage Quality of Education, but rather its influence operates indirectly through a decrease in the quality of Financial Performance, which in turn affects Quality of Education. The mediation path of internal audit with Financial Performance as a mediator on Quality of Education is not significant, with a coefficient of 0.139, a t-statistic of 1.498, and a significance value of 0.134; thus, Financial Performance does not mediate the effect of internal audit on Quality of Education.

From the perspective of agency theory, according to Jensen & Meckling, the mediating role of Financial Performance in the Quality of Shopping and Slack Budgeting pathways can be understood through the contract mechanism between the head of the institution and the budget implementation unit. (Jamaluddin & Enre, 2023). In the context of Islamic educational institutions, slack budgeting is a manifestation of information asymmetry that allows agents to manipulate budgets for personal gain, a behavior that, from a sharia perspective, contradicts the principles of shiddiq (honesty) and 'adl (justice). When slack budgeting occurs, financial efficiency is disrupted, resulting in weakened financial performance that, in turn, impacts the institution's ability to provide quality educational services. This full mediation indicates the need for institutions to establish a strict budget control system to ensure optimal budget absorption.

The partial mediation findings for the Quality of Shopping pathway are consistent with the literature (Murni, Qadrawi, & Ramadhan, 2025). This study shows that budget management based on the maqashid sharia (Islamic principles) can improve the quality of Education directly and through regional financial performance. This study used the Aceh Besar context with a qualitative approach, thus providing stronger empirical confirmation through the quantitative PLS-SEM method. On the other hand, the full mediation results for the Slack Budgeting pathway differ from the findings of the previous study (Adnan, 2022). which found that Slack Budgeting negatively impacted

organizational commitment, but organizational commitment itself positively impacted the performance of regional government agencies (SKPD). Differences in context can explain this difference. Adnan's research focused on local governments, whereas this study focuses on institutional units within Islamic higher education institutions, which have distinct organizational characteristics and accountability cultures. Therefore, the findings in this subsection confirm that Financial Performance serves as an important causal bridge between budget management and Quality of Education, particularly in the pathway involving Quality of Spending and Slack Budgeting.

5. CONCLUSION

The average respondent rating for Quality of Shopping was 3.96. For Internal Audit, the average respondent acceptance was 3.20. Slack Budgeting had an average of 3.93. Financial Performance had an average of 3.46. Moreover, the quality of Education had an average of 3.83. The PLS-SEM analysis found that Sharia-based Quality of Shopping and Slack Budgeting had a positive and significant impact on Financial Performance. However, the results differed with Sharia Internal Audit, which showed no significant impact on Financial Performance. Another finding of this study revealed that independent variables can indirectly influence the presence of intervening variables. Slack Budgeting indirectly proved significant on Education quality, with Financial Performance acting as a full mediator in this relationship. Financial Performance, adhering to Sharia principles, was unable to moderate the effect of Internal Audit on Education quality. Financial Performance, adhering to Sharia principles, was able to moderate the effect of Quality of Shopping on Education quality.

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CONFLICT OF INTERESTS:

Westate that there are no known conflicts of interest linked with this publication, and that there has been no significant financial assistance for this work that could have influenced its outcome.

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