

**STRATEGIC PLANNING AND FINANCIAL PLANNING IN BINA INSANI
UNIVERSITY BUSINESS DEVELOPMENT PROJECT IN CIKARANG****Hari Sapto Yudianto¹, Tantri Yanuar Rahmat Syah², Suwanto³, Rhian Indradewa⁴**^{1,2,3,4} Esa Unggul University, IndonesiaEmail: ¹harisapto@student.esaunggul.ac.id, ²tantri.yanuar@esaunggul.ac.id,
³suwanto@esaunggul.ac.id, ⁴rhian.indradewa@esaunggul.ac.id**Abstract**

Bina Insani University Cikarang has a goal as a university that always upholds the tri-dharma of higher education, which always provides the best in the academic and non-academic fields accompanied by adequate facilities and resources to be able to produce graduates who are ready to work and according to the needs of DUDI (Business World and Industrial World). In achieving its goals, Bina Insani University conducts business development planning, including strategic and financial planning. This research uses qualitative research methods. The data collection technique in this study uses the literature study method. The data that has been collected is then analyzed in three stages, namely data reduction, data presentation, and conclusion drawing. Analyzing strategic planning can be done with the following steps: establish Long-Term objectives, the input stage, the matching stage, the decision stage, business level strategy, and learn the business canvas model. At the same time, financial planning involves 5 main pillars: financial target objectives, financial planning elements, financial projections, investment feasibility analysis, and financial performance analysis.

Keywords: Strategic planning, financial planning, business development**INTRODUCTION**

Bina Insani University, located in Bekasi Regency (Cikarang), began operating since the Ministry of Research and Technology Decree No. 803/KPT/I/2019 was issued on September 10, 2019 (Prabowo et al., 2023). The main goal as a university that always upholds the tri dharma of higher education where it always provides the best in academic and non-academic fields accompanied by adequate facilities and resources to be able to produce graduates who are ready to work and according to the needs of DUDI (Business World and Industrial World) (Muhtar et al., 2021).

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Careful business development planning is needed to realize its goal as a university that has excellence. A carefully prepared business plan will be very helpful in decision-making because you already know the business's strategy, targeting, and positioning (Adam et al., 2017; Grozdanovska et al., 2017; Muhtar et al., 2021). Two of them are strategic planning and financial planning.

Strategic planning is a future-oriented planning tool that considers both present and future strategic environmental aspects. Strategic planning will ensure the organization's existence by increasing productivity or quality of work and work results or performance so that it can compete with other similar organizations (Permatasari, 2017; Rushchyshyn et al., 2017). At the same time, financial planning can be important in developing a business to run effectively. Finance is an important point in maintaining the survival of a business (Bryson et al., 2018; Ruscitasari et al., 2022).

Previous research by Dewanti (2015) entitled Analysis of Village Financial Management Planning in Boreng Village, Kec. Lumajang resulted in an analysis of the suitability of village financial planning in Boreng Village with village financial planning according to Permendagri No. 37 of 2007, showing that there are still many discrepancies between village financial planning in Boreng Village and village financial planning according to Permendagri No. 37 of 2007. Meanwhile, another study by Muhtar et al., (2021) entitled School Financial Planning and Efforts to Improve the Financial Management System at RA-Abata Mardhotillah research shows that the RA-Abata Mardhotillah school, **Teluk Jambe**, Karawang Regency RA Abata Mardhotillah's financial planning in budget planning carried out has followed applicable guidelines and provisions by government procedures in preparing the RAPBS. However, there is a need for improvement and improvement to increase school finances; besides that, cooperation with other parties is needed (Turmidzi, 2022; Utami et al., 2018).

The novelty of this research is found in the object studied, namely, Bina Insani University as the object to be studied. Strategic and financial planning are important to research because they are both important processes that can help an organization achieve its goals. So the purpose of this study is to analyze strategic planning and financial planning in business development planning projects at Bina Insani University Cikarang.

RESEARCH METHODS

This study used qualitative research methods. According to (Harahap, 2020; Saebah & Merthayasa, 2023), qualitative research tries to understand, explore, and break into it against very deep symptoms. Then interpret and infer the symptoms according to the context. This study uses the literature review method (library research), where researchers collect materials related to research derived from books, journals, scientific articles, literature, and mass media reports by describing the data. The data that has been collected is then analyzed in three stages, namely data reduction, data presentation, and conclusions.

RESULT AND DISCUSSION

Strategic Planning Analysis



Figure 1. Strategic Plan Framework

Source: Writing Team

Based on the framework above, the steps for implementing the strategic management of the development plan of Bina Insani University, Cikarang campus include:

1. Establish Long -Term Objectives

The first step is to establish short-term, mid-term, and Long-term Objectives, which determine short-term, medium-term, and long-term goals. Short-term goals span 1 to < 2 years, medium-term goals of 3 - 4 years, and long-term goals of > 4 years.

2. The Input Stages

The second step is to conduct a 3-stage analysis, namely:

1. Stage one is called the input stage, which evaluates the external environment of Bina Insani University or External Factor Evaluation (EFE), which focuses on opportunities and threats or challenges achieved or faced.
2. The second stage of analysis is an analysis and evaluation of the internal environment of Bina Insani University, or Internal Factor Evaluation (IFE), which focuses on the strengths and weaknesses of Bina Insani University.
3. The third stage of analysis is then compiled by the Competitive Matrix (CPM) to determine the position of Bina Insani University in the competitive map of industry rivalry. The analysis identifies the company's main competitors and their strengths and weaknesses in its strategic position. Critical Success Factor is filled with a combination of analysis of demand with analysis of competition

3. The Matching Stages

The third step next is The Matching Stage, the matching stage is the identification of a number of alternative strategies and matching information from external and internal factors obtained from the input stage In this step, an analysis of strengths, weaknesses, opportunities, and threats is presented in 2 matrix forms, namely:

- 1) SWOT Matrix: The SWOT Matrix is an important matching tool that can help managers develop 4 types of strategies: SO strategies (strengths-opportunities), WO strategies (weaknesses-opportunities), ST strategies (strengths-threats) and WT strategies (weaknesses-threats).

Table 1. SWOT Matrix

| <i>Strength, Weakness, Opportunity and Threat (SWOT) Analysis</i> | <u>Strengths (S)</u> | <u>Weaknesses (W)</u> |
|---|---|---|
| | | <ol style="list-style-type: none"> 1. Build an <i>Insani Career</i> and Collaboration 2. Curriculum focuses on <i>English</i> 3. <i>Hardskill Competence</i> 4. Curriculum <i>Softskill</i> 5. Accelerated Lecture Program 6. Flexibility of Course Schedule 7. Reputation for Graduate Users |
| <u>Opportunities (O)</u> | <u>Strategists (SO)</u> | <u>Strategi (WO)</u> |
| <ol style="list-style-type: none"> 1. Circular Number: 0080/E.E3/OT/2021, There is a moratorium for Social studies programs. 2. Permendikbudristekdikti RI Number 53 of 2023 article 75, Ease of obtaining accredited status and reaccreditation. 3. West Java Economic Growth Speed continues to grow 5.45% in 2022 4. The number of industrial estates/companies in | <ol style="list-style-type: none"> 1. Maximize the performance of Div. Bina <i>Insani Career</i> and Collaboration (S1, O4). 2. Develop an applicable and measurable English curriculum (TOEIC certification) (S2, S3, O2). 3. Develop a <i>Hardskill</i> curriculum (S3, O2). 4. Develop a <i>soft skills</i> curriculum (S4, O2, O5). | <ol style="list-style-type: none"> 1. Recruiting tendos, tendik, by applicable standard provisions. (W1, O7). 2. Increase the accreditation value and ranking of universities through the implementation of SPMI with the use of ICT (W2, W4, O2). 3. Complete facilities and infrastructure to support academic and non-academic activities (W4, O3). |

| | | |
|--|--|---|
| <p>Bekasi Regency continues to increase and become the largest industrial estate in Southeast Asia.</p> <p>5. Bekasi Regency is one of the regions with the highest MSEs in Indonesia</p> <p>6. The population pyramid of Bekasi Regency is included in the young pyramid type.</p> <p>7. Interest in <i>blended learning</i> options.</p> <p>8. The number of operator-level employees from high school/K graduates is equal.</p> | <p>5. Semester maintenance between and flexible lecture schedule (S5, S6, O7, O8).</p> <p>6. Organizing a curriculum that <i>links and matches</i> with DUDI. (S7, O8)</p> | <p>4. Develop an <i>e-campus/LMS</i> owned to support all academic and non-academic activities through <i>blended learning</i> (W3, W4, O7, O8).</p> <p>5. Establish cooperation with financial institutions (banks) by paying attention to the rate of economic growth and looking for opportunities for scholarships and government grants (W5, O3).</p> <p>6. Providing ease of academic and non-academic services by utilizing information technology (W4, W6, O10).</p> <p>7. Forming a business incubator to facilitate student entrepreneurial interest (W7, O2).</p> <p>8. Established Bina Insani Learning Center to facilitate employees in industrial estates who need HR training (W1, W2, W6, W8, O5).</p> |
| <p><u>Threats (T)</u></p> | <p><u>Strategi (ST)</u></p> | <p><u>Strategi (WT)</u></p> |
| <p>1. There are rapid changes in regulations for universities.</p> | <p>1. Update <i>the</i> curriculum according to the needs of DUDI and the development</p> | <p>1. Facilitate the management of the academic department of the professor by the</p> |

| | | |
|--|--|---|
| 2. Declining number of state-sourced scholarships | of LMS technology (S3, T4). | educational staff (W1, W6, T1) |
| 3. Interested in choosing alternative educational paths, such as attending training at job training centers and short courses. | 2. Improve students' <i>hard skills</i> and <i>soft skills</i> through additional certified training (S2, S3, S4, O4, T3). | 2. Improve information system infrastructure by optimizing existing IT human resources assisted by outstanding students (W1, W3, W4, W5, W6, T2, T4). |
| 4. With the rapid advancement of ICT technology for higher education, it must update its infrastructure, curriculum, and teaching methods. | | 3. Set affordable tuition fees with easy payment methods (W6, W9, W10, T2). |
| 5. Digital divide and access gap in certain regions. | | |
| 6. Cybersecurity risks and data privacy concerns | | |

Source: Processed by the Drafting Team

Based on SWOT analysis, 19 strategies were obtained, which we grouped into three groups, namely:

- a) Increase the value of graduates to be easily absorbed by DUDI through the Bina Insani Career and Collaboration Division.
 - b) Improve the quality of education through improving accreditation status, ICT infrastructure, and recruiting and facilitating the JAD process
 - c) Organizing acceleration programs with affordable tuition fees and installments.
- 2) External Matrix: The Internal External (IE) Matrix is one of the strategic management instruments to analyze change conditions and what strategic steps must be taken by the company. In IE, the matrix is divided into three parts. First, a company in cell I, II, or IV can be described as a company that grows and develops. Second, companies in cells III, V, or VII are categorized as well-managed companies with a maintenance and maintenance strategy. Third, companies in cells VI, VIII, or IX are categorized as companies that harvest or divest. The internal factors evaluation score from Bina Insani University is 2.50 while the external factors evaluation score has a score of 2.95.

According to Fred R. David, Strategic Management (2018), Bina Insani University can be seen in the picture below if implemented in the IE Matrix diagram.

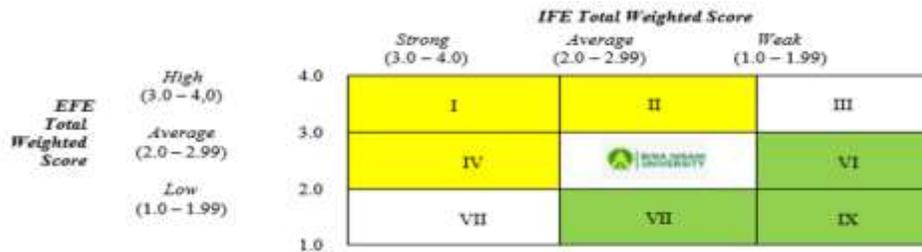


Figure 2. Matrix of Bina Insani University

Source: Writing Team

The picture shows that Bina Insani University is in the second part of cell V which means Bina Insani University is a well-managed institution with a survival and defense strategy; the general strategy applies alternative strategies, namely **market penetration** and **product development**.

4. The Decision Stages

The fourth step is the decision stage, which explains a quantitative strategic plan described with a quantitative strategic planning matrix (QSPM) matrix. QSPM is a tool that allows strategists to evaluate alternative strategies objectively. QSPM calculation is based on inputs from internal and external matrix weights and alternative strategies at the matching stage.

5. Business Level Strategy

The fifth step is the Business Level Strategy, which explains the picture of Bina Insani University pursuing its competitive advantage in the selected market environment using Porter's generic strategy analysis. Porter's generic strategy describes a company pursuing competitive advantage in a selected market sphere. Based on the results of the analysis of Competitive Force, SWOT Matrix, and Competitive Advantage owned by Bina Insani University, the strategy that can be chosen is Differentiation.

This strategy focuses on forming graduates with competencies that meet the needs of DUDI, which is a company located in an industrial area in the Bekasi Regency area with a total of around 2,553 companies, namely graduates who have superior competence in English, have hard skills and soft skills that support work such as communication and teamwork and have competency certification by each study program. However, the risk of this strategy is that Bina Insani University must continuously improve the competence of graduates by developing DUDI needs through tracer studies and periodic curriculum reviews. Thus, Bina Insani University can maintain the quality of graduates so that they can obtain good performance appraisals from graduate users.

6. Learn Business Strategy

The sixth step is the Lean Business Canvas Model, a business plan template that can help break down ideas to make them easier to read and understand. The lean canvas method was developed by Ash Maurya and is divided into nine main components: Problem, Solution, Key Metrics, Unfair Advantage, Customer Segments, Channel, Unique Value Proposition, Cost Structure, and Revenue Streams.

Financial Planning Analysis

Financial planning helps determine whether a company's idea is sustainable, and keeps a company on track to financial health as the company's business matures. Financial planning is an integral part of the overall business plan.

Financial Plan Universitas Bina Insani



Figure 3. Financial Planning Framework

Source: Writing Team

The financial planning process of Bina Insani University is based on the Framework below, Financial Planning consists of five main pillars, namely:

1. Financial Goals and Objectives

The vision of Bina Insani University is to become a university that produces superior, professional, and global quality people in the fields of informatics, economics, and business; the purpose of institutional financial management is to manage finances well to support the achievement of the institution's vision (Purbiyati & Setyawati, 2020; Sulastri et al., 2020). Good financial management will support the smooth running of marketing, operational, and human capital activities.

The financial goals and objectives of Bina Insani University are divided into three terms: short-term, medium-term, and long-term. The short term is using initial investment funds owned effectively and efficiently, working with external investors to join partnership businesses, and good financial management in order to help achieve strategies in the development of Bina Insani University (Goo & Sanda, 2022). The medium term is to improve the ability of institutions to meet short-term and long-term obligations supported by the accuracy of a good financial recording system. At the same time, the long term of Bina Insani

University is able to meet all investment feasibility ratios in approximately 5 years and has its own accounting system.

2. Financial Planning Elements

According to the Financial Planning framework of Bina Insani University, Cikarang Campus, the first thing to do is as follows:

1. Income planning, the income of Bina Insani University Cikarang Campus is obtained from Student Tuition Receipts with a projected estimate of new student admissions for 5 years as there is an increase of 10% per year. Meanwhile, the funds for the construction of facilities and infrastructure of Bina Insani University, Cikarang Campus are sourced from foundations and banks, with a composition of 30% and 70%. In the early/short-term stage, funds of approximately IDR **25,582,200,000 are needed.**
2. Related cost planning is determining the estimated amount of costs that will be incurred in the future. This plan contains marketing, operational, Human Capital, and risk costs.

Table 2. Financial Plan Associated Cost Planning

| Cost | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|--------------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Pre | 25.600.000. | | | | | |
| Operatio nal | 000 | | | | | |
| Marketin g | | 223.810.000 | 937.500.000 | 1.225.150.000 | 1.621.750.000 | 1.431.750.000 |
| Operatio nal | | 3.312.000.000 | 4.473.760.000 | 5.076.989.000 | 5.645.026.600 | 6.190.240.192 |
| Human Capital | | 46.875.000 | 397.580.000 | 499.585.000 | 526.795.000 | 639.165.000 |
| Risk | | 25.750.000 | 24.200.000 | 26.620.000 | 33.032.000 | 30.817.900 |
| Sum | 25.600.000.000 | 3.617.435.000 | 5.833.040.000 | 5.833.040.000 | 7.826.603.600 | 8.291.973.092 |

Source: Writing Team 2023

3. Investment planning, Investment planning usually consists of capital expenditure. Capital expenditure is a capital expenditure for purchasing goods that can be used long-term, such as office equipment, lecture supplies, furniture, machinery, and vehicles.
4. Capital needs planning includes all the funding needs that must be prepared before business activities because, in the early stages, we need capital funding to run and develop the business and introduce Bina Insani University Cikarang Campus.

5. Financing planning, Financing planning is planning the source of funds and the amount to be used to achieve goals. Pre-operational financing of Bina Insani University Cikarang Campus comes from the National Child Welfare and Prosperity Foundation (YKKAB) as the Higher Education Organizing Agency of Bina Insani University by 30%; creditor/banking financing of 70%; and funding from students as the main source of operational funding.

Table 3. Financing Plan for 5 Years Bina Insani University Cikarang Campus

| | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|----------------|-----------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|
| Yayasan | 7.600.000.000 | | | | | |
| KKAB | | | | | | |
| Banking | 18.000.000.000 | | | | | |
| Student | | 2.520.000.000 | 6.211.975.000 | 9.834.707.500 | 12.692.434.250 | 14.061.092.200 |
| Sum | 25.600.000.000 | 2.520.000.000 | 6.211.975.000 | 9.834.707.500 | 12.692.434.250 | 14.061.092.200 |

Source: Management of Bina Insani University

3. Financial Projections

Financial projections consisting of:

1. Projections of the Income Statement were made to determine the income obtained and expenses incurred by Bina Insani University. With these projections, institutions and external parties (banks or investors) can assess the efficiency of institutions in obtaining profits.

We project a profit over the next 5 years in the fourth year of Rp. 1.3 billion; this is because in the first and second years, the funding is still subsidized from loans and purely foundations, and only in the third year is there a surplus financial position.

2. Financial Balance Projection: the balance sheet is one of the financial statements that shows the value of the company's assets and liabilities at the end of the accounting period. Companies and investors can use balance sheet projections to analyze the company's development in terms of its financial condition, ability to utilize debt, and ability to pay off short-term and long-term debt.

The projection of the Financial Balance of Bina Insani University, Cikarang Campus for 5 years shows that total assets and liabilities from year to year continue to increase well

3. Cash Flow Statement Projection: Bina Insani University's cash flow projection for the next 5 years shows an increase from year to year; this is due to the company's

increasing performance due to an increase in the number of students and efficiency carried out by the company.

4. Investment feasibility analysis

Before investing, Bina Insani University seriously considers whether the investment to be made will generate profits. For this reason, it is necessary to analyze the feasibility of investment with several methods, namely:

1. Return on Investment (ROI) is the percentage of profit from an investment based on overall profit and costs incurred. ROI is useful for measuring the efficiency of an investment action. The calculation of ROI can help to reconsider the investment plan of an asset. If the value is positive, the planned investment can provide a profit or at least return the investment costs that have been incurred.
2. Payback Period (PP): Payback Period (PP) is the period needed for the return of capital that investors have issued. Investors often use the Payback Period method in determining or making investment decisions, whether it is worth investing in the company.
3. Net Present Value (NPV): NPV estimates the profit a business will get if we invest capital with the value of money at this time. NPV is often used as a reference to determine whether or not a company's finances are feasible.
4. Internal Rate Of Return (IRR): IRR is a method of measuring the feasibility of an investment based on interest rates. An investment is viable if the IRR value generated is greater than the interest rate applied. In contrast, if the IRR generated is smaller than the interest rate applied, then the investment is said to be not feasible.

The results of measurements with all these methods show that the business to be run by Bina Insani University is feasible to run.

5. Financial performance analysis

Financial Performance describes the company's financial condition in a certain period, both regarding receiving and using funds, which are usually measured by capital adequacy, liquidity, and profitability indicators. This analysis also determines whether the company has used the rules of financial implementation properly and correctly. The ratio of financial performance can be seen through:

1. Liquidity ratio, indicating the company's ability to meet obligations or pay its short-term debts. This ratio is used to measure how liquid a company is. If the company can fulfill its obligations, it means that the company is liquid. Liquidity Ratio consists of the current, quick, and cash ratios.

Table 4. Liquidity Ratio of Bina Insani University

| Analysis | Year | Year | Year | Year | Year |
|----------|------|------|------|------|------|
| Method | 1 | 2 | 3 | 4 | 5 |

| Liquidity Ratio | | | | | | |
|------------------------|-----|-----|----|-----|-----|---|
| Current Ratio | 41% | 18% | 3% | 13% | 39% | = Current Assets/Current Liabilities |
| Quick Ratio | 41% | 18% | 3% | 13% | 39% | = Cash, Bank, Receivables/Current Liabilities |
| Cash Ratio | 8% | 4% | 1% | 3% | 8% | = Current Cash/Liabilities |

From the results of the calculation above, it is known that the analysis of the current ratio, cash ratio, and quick ratio indicates that Bina Insani University, from the 1st to the 10th year, can pay off its short-term debt very well

2. Solvency ratio is the company's ability to pay off all its short-term and long-term obligations with collateral of assets or wealth owned by the company until it closes or is liquidated. The solvency or leverage ratio compares a company's debt load to its assets or equity. The smaller the result, the more solvable the company. The calculation of the company's solvency is carried out by calculating the debt-asset ratio and debt-equity ratio.

Table 5. Solvency Ratio of Bina Insani University

| Analysis Method | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | |
|------------------------|---------------|---------------|---------------|---------------|---------------|----------------------|
| Solvency Ratio | | | | | | |
| Debt to Asset Ratio | 81% | 81% | 72% | 60% | 47% | = Liabilities/Assets |
| Debt to Equity Ratio | 416% | 435% | 264% | 149% | 87% | = Liabilities/Equity |

Suppose you look at the results of the calculation of DAR and DER of Bina Insani University. In that case, it shows that the year is decreasing, which means that the security level of company funds, both assets and equity, is improving.

3. The profitability ratio shows the ability of a company to make a profit in a certain period. There are several profitability ratios: gross profit margin, operating profit margin, net profit margin, return on assets ratio, and return on equity ratio.

Table 6. Profitability Ratio of Bina Insani University

| Analysis Method | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|------------------------|---------------|---------------|---------------|---------------|---------------|
|------------------------|---------------|---------------|---------------|---------------|---------------|

**Profitability
Ratio**

Profit Margin -130% -10% 18% 24% 28% = Net Profit/Sales
on Sales

Based on the table of results above, Bina Insani University analyzes the profitability ratio with profit margin on sales. The results show that the profitability ratio analysis of Bina Insani University is very good and stable.

CONCLUSION

Bina Insani University Cikarang has a goal as a university that always upholds the tri-dharma of higher education, which always provides the best in academic and non-academic fields accompanied by adequate facilities and resources to produce graduates who are ready to work and according to the needs of DUDI (Business World and Industrial World). In achieving its goals, Bina Insani University conducts business development planning, including strategic and financial planning.

The steps for implementing the strategic management of the Bina Insani University Cikarang campus development plan include establishing Long-Term objectives, the input stage, the matching stage, the decision stage, the business level strategy, and the learning business canvas model. Meanwhile, in financial planning, Bina Insani University has 5 main pillars: financial goals, financial planning elements, financial projections, investment feasibility analysis, and financial performance analysis. The analysis of Bina Insani University's financial performance is seen through the liquidity ratio, solvency ratio, and profitability ratio, which is very good. So, in conclusion, this campus business development plan deserves to be continued to meet the community's needs for quality higher education with high industrial absorption.

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