

Financial Policy and Employee Behavior in Higher Education; The Planned Behaviour Approach with MARS Model

Syarifuddin

Sharia Economics Department, Universitas Muhammadiyah Berau, East Kalimantan, Indonesia
E-mail: syarifstiem2018@gmail.com

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Abstract:

This paper aims to analyze the impact of financial policies on employee behaviour at a university in East Kalimantan, which is analyzed using the theory of planned behaviour with MARS model. This study used a qualitative case study type approach, in which researchers used interviews, observation and documentation to obtain accurate information and data. Data analysis was carried out through data collection, data reduction, data display, and drawing conclusions. The results of the study show that transparent and accountable financial policies have a pretty good impact on the behaviour of the academic community at the Muhammadiyah University of Berau, starting from building good employee motivation, optimizing the implementation of the tri dharma of higher education, creating a sense of individual ownership of the organization and creating an excellent organizational culture. This research contributes to the importance of leaders in conducting their financial analysis appropriately and based on local wisdom so that the resulting policies will tremendously impact organizational progress.

Keywords: *Financial Policy, Employee Behavior, MARS, Organizational Culture*

Abstrak:

Paper ini bertujuan untuk menganalisis tentang dampak kebijakan keuangan terhadap perilaku karyawan pada salah satu perguruan tinggi di Kalimantan Timur, yang dianalisis dengan theory of planned behaviour model MARS. Penelitian ini menggunakan pendekatan kualitatif jenis studi kasus, di mana peneliti menggunakan interview, observasi dan dokumentasi untuk memperoleh informasi dan data yang akurat. Analisis datanya dilakukan melalui data collection, data reduction, data display, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa kebijakan keuangan yang transparan dan akuntabel memberikan dampak yang cukup baik bagi perilaku civitas akademika di Universitas Muhammadiyah Berau, mulai dari terbangunnya motivasi karyawannya dengan baik, optimalnya pelaksanaan tri dharma perguruan tinggi, timbulnya rasa kepemilikan individu terhadap organisasi dan terciptanya budaya organisasi yang kuat. Penelitian ini memberikan kontribusi pada pentingnya pimpinan dalam melakukan analisis keuangannya secara tepat dan berbasis pada kearifan lokal, sehingga kebijakan yang dihasilkan akan memberikan dampak yang luar biasa bagi kemajuan organisasi.

Kata Kunci: *Kebijakan Keuangan, Perilaku Karyawan, MARS, Budaya Organisasi*

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INTRODUCTION

Finance and financing are resources that directly support the effectiveness and efficiency of education management (Batubara, 2022). Financial policy becomes a regulation regarding financial governance with the principles of accountability, responsibility, transparency and independence (Lopez et al., 2019; Dawson et al., 2019; Sofyan, 2022). Financial policy in tertiary institutions, namely, budget planning to be issued and predicting funds to be received within a specific time (Greenberg et al., 2019; Favero et al., 2020; Nurhayati et al., 2022). Second, organizing the budget and input. Third, record and document financial activities. Fourth, evaluate the budget issued and the funds received.

The financial and financing component in an educational institution is a production component that determines the implementation of activities in the process of implementing an educational institution, meaning that every program that will be implemented requires and requires an institutional budget, namely financial costs (Gunawan, 2020). Education financing is part of managing educational funding through money and goods to finance established educational activity programs (Ćumurović, 2019; Ahmad et al., 2019; Solehan, 2022). Every policy financing educational institution, including tertiary institutions, will affect how resources are obtained, allocated, and used to the greatest extent for educating students and improving quality.

Based on the results of observations in the field, information was obtained that the University of Muhammadiyah Berau in managing its finances had a double impact, first, financial policies had an impact on improving the quality of institutions, and second, these financial policies also had a significant impact on the behaviour of the entire academic community. There was a positive change in positive behaviour that was quite significant, which was shown by the academic community, starting from the leaders, lecturers, and employees in their daily lives, both in the aspects of discipline, work motivation, work commitment, work completeness and professionalism.

Employee behaviour at the Muhammadiyah University of Berau is understood as a form of action taken by members of the organization which directly or indirectly affects the work effectiveness of an organization (Widodo & Yandi, 2022). From one individual to another, an individual has different characteristics. Some individuals are skilled at carrying out their duties, some are smart but are not easy to organize, and others like to make excuses to skip work (Rahmadani, 2022).

According to Fatmawati (2022) in her research, this work behaviour will be a mandatory primary factor and must be known by the organization to understand and understand the work behaviour that arises when employees work because this will affect the success of an organization. According, according to this Wijaya (2022), can be seen from the performance it produces, both in the teachers and also in the management of the institutions within which it looks more practical.

In line with Gibson's opinion, as quoted by Yusuf (2022), which states that the factors that determine a person's work behaviour are grouped into three main

factors, namely, individual factors consisting of understanding of work, abilities, skills, work experience, family background, socioeconomic level and demographic factors (Hartono et al., 2022). Abilities and skills are the main factors that affect work and individual performance. Then psychological factors consist of perceptions of work, roles, attitudes towards work, personality, motivation, job satisfaction, etc. Next are organizational factors: organizational structure, job design, leadership, resources, and reward system (Gagné et al., 2019; Jen & Andani, 2021). A well-managed financial policy will create job satisfaction for employees because employee welfare and needs can be met optimally.

Similar research was also submitted by Utami & Marpaung (2022), who concluded that financial literacy influences financial policy. Sabrina & Zuhri (2023) added that competent human resources create quality financial reports. According to Ahyar (2020) and Iskandar (2022), the better the competence in preparing financial policy reports, the higher the quality of the financial reports produced. Financial reports for an institution or organization are critical. Financial reports can make it easier for elements of leadership to determine a policy, so to facilitate this, a form of financial reporting is needed that is by accounting standards. Besides that, financial reports can also be a form of accountability by the institution to internal and external parties such as donors, the government, etc.

From some of these studies, it can be understood that most of these studies are more focused on the prior process and formation of financial policies in organizations. For this reason, this study positions this research as a complement to some of these studies, in which the researcher places more emphasis on the impact of fiscal policy, which is analyzed using the theory of planned behaviour model MARS and has its characteristics based on local wisdom at the University of Muhammadiyah Berau. This model comprehensively describes understanding individual behaviour in an organization, namely motivation, abilities, role perception, and situational factors or is called the MARS model (Delibasic et al., 2021; Amir et al., 2022; Sitanggang & Sitanggang, 2021).

This is what is unique about this research where this research aims to understand the meaning behind the existence of financial policies carried out by the leadership and have an impact on the behaviour of the academic community at the Muhammadiyah University of Berau and analyzed through the theory of planned behaviour model MARS.

RESEARCH METHODS

This study uses a qualitative research method with a case study type. This research focuses on fiscal policies' impact on employees' behaviour at the Muhammadiyah University of Berau, East Kalimantan, Indonesia. Using a purposive sampling technique, the data were obtained through interviews with 12 informants, consisting of university leaders, lecturers and staff. To strengthen the research data, researchers also made observations of various activities that occurred at the Muhammadiyah University of Berau to the research objectives. Researcher also carry out documentation activities to strengthen research data.

Researchers provide structured explanations, as facts in the field can also be measured regarding the conditions at the research location in the form of the object being studied and facts related to these conditions to conclude later (Arifin, 1994). Data analysis was carried out concerning data collection, reduction, display, and conclusions (Milles & Huberman, 2014). Various data are obtained and collected by researchers, then sorted and selected (reduced) according to research needs to facilitate researchers in obtaining research findings. The final step is concluding, as research findings.

RESULTS AND DISCUSSION

Universities need finance to carry out daily operational activities. A tertiary institution must guarantee the availability of funds to support the tri-dharma implementation and improve the tertiary institution's quality sustainably (Lorensius & Ping, 2021). Healthy, transparent and accountable financial management is the primary goal of higher education institutions, especially the Muhammadiyah University of Berau.

Based on the results of observations of researchers in the field, information was obtained that financial policies that were well implemented at the Muhammadiyah University of Berau had positive implications for the behaviour of the academic community, starting from the awakening of the commitment of leaders, lecturers and staff, the discipline shown by each individual when coming to campus, achievement of higher education performance targets, increasing the available position of lecturers as a form of professionalism in their performance, the existence of a positive and conducive work climate and culture and so on.

Behaviour is a multi-disciplinary field that addresses organizational behaviour as an individual, group and organizational process. This knowledge is used by scientists interested in understanding human behaviour and practitioners interested in increasing organizational effectiveness and individual welfare, such as financial policies at Muhammadiyah University Berau. One model that comprehensively describes understanding individual behaviour in an organization, namely motivation, ability, role perception, and situational factors, or called the MARS model.

Several forms of employee behaviour are created from optimal financial policies implemented in it, as stated by one of the leaders at the Muhammadiyah Berau University who said, "The most noticeable impact of the existing policies at the Muhammadiyah University of Berau is on employee behaviour. Forms of employee behaviour include the development of good work motivation within employees, then achieving the tri dharma of higher education, creating a sense of ownership of Muhammadiyah Berau University, and creating a strong organizational culture and climate. These impacts can be created with financial policies based on the report's needs. Making financial statements as a guide in preparing financial policies will have a significant impact because the financial report stated the budget and financial evaluation in the previous period so that you can reflect on that" (W_{inf2}).

From this explanation, it can be understood that the behaviour of employees at the Muhammadiyah University of Berau as a result of financial

policies in it is well-developed work motivation, achieving the tri dharma of higher education, a sense of ownership in college employees and creating a culture as well as a solid organizational climate. The financial policy at the Muhammadiyah University of Berau refers to previous financial reports.

Organizations, in general, are very dependent on employees in carrying out their activities, and employees are seen as the primary foundation for any organization (Rahmadani, 2022). An organization can turn its goals and strategies into reality with employee involvement. To achieve the goals set, the organization must build an internal atmosphere conducive to creating unity between employees and the organization to act as a competitive advantage that is difficult to compete with. How much time and energy employees invest in their work depends on many factors (Chang et al., 2020; Fatmawati, 2022). Some of them may need extra money, are challenged at work, and may also want to impress their boss or have a better chance of promotion.

Well-Developed Work Motivation

The well-developed work motivation within the academic community at the Muhammadiyah University of Berau is caused by sound, transparent and accountable financial policies. This work motivation can be observed from the attitude and behaviour of more enthusiastic employees in carrying out their respective duties. This was conveyed by one of the lecturers who said, "Based on what I feel, I am more enthusiastic about upgrading skills both in teaching and in the organization. The policies that exist here are quite by the ideal principles set out in government rules; although nothing is perfect in this world, at least when presented, it makes me 85% satisfied. This satisfaction can come from fulfilling needs that support the profession; then it can also come from personal well-being (W_{inf7})."

From this explanation, it can be understood that one of the forms of employee behaviour is the existence of motivation within well-developed employees. This motivation can be seen in the efforts of employees to upgrade their knowledge and skills related to their work. Work motivation is one of the essential things in awareness of the implementation of employee performance in the workplace; knowing the importance of work motivation for employees in achieving their performance because motivation is a person's readiness to carry out a series of activities aimed at achieving goals that have been arranged and approved (Widjaja & Ginanjar, 2022).

According to the MARS theory, motivation is a force within a person that influences the direction of intensity and persistence of behaviour. Motivation is the goal-directed motivation within a person, not their actual behaviour. So direction, intensity and persistence are the cognitive and emotional states that directly cause us to move. Motivation reflects the power within the person that influences the direction, intensity and persistence of the person in voluntary behaviour. Direction shows the path followed by those who are attached to their endeavours. People have a choice where to put the effort. Thus motivation is directed by goals or goal-directed. Meanwhile, intensity is how much people

push themselves to complete the task. Meanwhile, persistence shows a continuous effort for a specific time (Sitanggang & Sitanggang, 2021).

Starting from the existence of work motivation, it will spread to other positive impacts, as stated by one of the employees, "Financial policies that are transparent and by what is budgeted in the report can build motivation within us. When you already have strong motivation within yourself, this will automatically affect increased performance and work commitment. By having motivation, adding insight about work is possible for employees. When employees have added knowledge by participating in several webinars and the like, this will have an impact on increased performance, for example, being able to complete their tasks before the allotted time, in addition to a stronger work commitment" (W_inf11)

From this explanation, work motivation that is well developed will still impact other things, namely increasing employee performance and strengthening employee work commitment at the Muhammadiyah University of Berau. Employee performance is one of the essential things in a company or organization (Mardiana & Saleh, 2021). This is because a company's goal or target will be achieved if its workers can perform well. Employees are said to perform well if they successfully meet deadlines (or less than that time), have succeeded in building a positive corporate image and customer interactions, and work effectively (Pratama & Elistia, 2020). Meanwhile, commitment is the relationship between employees and the organization, which is indicated by the desire to maintain organizational membership, accept organizational values and goals, and work hard to achieve organizational goals and sustainability (Rambe et al., 2022). Several factors can support the implementation of the teaching profession's commitment, namely human potential, work motivation, educator certification, principal leadership, and the role of educational supervisors.

Attainment of Tri Dharma

The achievement of Tri Dharma activities at the Muhammadiyah University of Berau is believed to be one part of a financial policy implemented by the leadership at the tertiary institution. One of the university leaders said, "The implementation of the tri dharma of higher education on this campus is part of the impact resulting from the financial policies that are here. One of the principles of financial policy that applies here is the design or budget of funds where programs or activities from the budget can be accounted for. So, as long as the activities of the budget can be accounted for, meaning there is evidence, the process of granting funds will not be that complicated. Evidence that this campus has been able to carry out the tri dharma well, namely, from the field of education, the lecturers here already have the mindset that education is important. Therefore, some lecturers here are willing to continue their studies to a higher level. Then in research and community service, they conduct research and service and receive many grants from the government" (W_inf1).

From this explanation, it can be understood that the tri dharma of higher education is implemented well due to transparent and accountable financial policies at the Muhammadiyah University of Berau. The proof of the

implementation of the tri dharma is in the field of education; the majority of lecturers at Muhammadiyah University Berau are aware of the importance of education, so some of the employees are willing to continue their education at a higher level. In the field of research, it is proven by the demon's ability to compile and conduct research which is then deemed appropriate to publish on a scientific writing platform. Then, in the field of research, it is proven by the willingness of lecturers to do community service, both directly and indirectly. Higher Education's Tri Dharma are the three main pillars which are one of the components in achieving the vision and mission of each tertiary institution (Hidayat & Sobri, 2021).

To carry out the tri dharma, financial policy is one of the things that also plays a vital role. In financial policy, of course, there are several regulations regarding financing. The implementation of the tri dharma of higher education is, of course, also inseparable from the existence of funding in it. For this reason, the financial policies of the University of Muhammadiyah Berau that are accountable can create employee behaviour, namely, having the competencies and skills needed. According to the MARS theory, this is part of personal abilities that can differentiate in one's behaviour and performance; abilities include natural talents and learning abilities needed to complete each task; natural talents help someone learn specific tasks to be faster and better. , a person is physically and mentally influenced by talent, as well as to gain abilities and skills; with talent, an individual can learn more quickly and achieve performance. Learning ability is the skills and knowledge currently possessed, both physical and mental skills and knowledge acquired. Talent and learning ability are closely related to competence. Competence is a characteristic of a person who can produce excellent performance. Competence is associated with personality traits, such as knowledge, skills, talents, personality, self-concept, and values (Sitanggang & Sitanggang, 2021).

The Tri Dharma of higher education is the three obligations that tertiary institutions must carry out in managing all the components within it (the academic community) (Herlawati et al., 2022). The core of the Tri Dharma of Higher Education consists of 3 points, namely, education and teaching, research and development, and community service (Rully et al., 2020). For this reason, the Tri Dharma of Higher Education is the responsibility of all elements in Higher Education. Not only students but lecturers and various academicians are involved. The first point of Higher Education's Tri Dharma is Education and Teaching. This is very important in the learning process at any educational institution. In Indonesia itself, higher education laws explain the meaning of education. Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have spiritual, and spiritual strength, self-control, personality, intelligence, noble character and the skills needed by themselves, the community, the nation and the State. The second point, lecturers and campus culture based on research and development will produce human resources who are intelligent, critical, creative, and of course, not just working when they are in their career fields (Damanik et al., 2021).

Sense of Ownership

Efforts from the academic community to upgrade skills and competencies prove that, indirectly, the academic community at Muhammadiyah University Berau has a sense of ownership of the institution. Upgrading is one of the paths the academic community takes in providing their best potential for attaining the quality of Universitas Muhammadiyah Berau.

This was conveyed by one of the lecturers who said, "In my opinion, the financial policies that apply here are part of the things that support the development of quality institutions. An educational institution can arrive at good quality courses with quality human resources. HR quality can be supported by relevant financing (W_inf4).

Another lecturer made a similar statement: "When a lecturer gets both material and non-material support, in this case in the form of a policy, then there will be enthusiasm to give the best, best effort for this campus. So, when you want to give your best, you will focus here and in this place, not anywhere else. When given support, the enthusiasm to keep trying will get higher. When what is attempted is achieved, there must be satisfaction in each employee; of course, the form of satisfaction varies. (W_inf8)

From this explanation, it can be understood that the academic community at the Muhammadiyah University of Berau has a high sense of ownership, as evidenced by exerting their best efforts to build higher education quality. He said this could only happen with various supports, including financial policy. Employees will have a sense of ownership of the organization, thus triggering them to take care of and be accountable to the institution to develop an attitude based on the definition of loyalty to achieve organizational goals (Meda et al., 2022). From this sense of ownership, work commitment can also be built. Luthans in (Dp, 2023) stated that commitment is a strong desire to become a group member, a high will to work for the organization, and a particular belief and acceptance of organizational values and goals.

According to the MARS theory, employee behaviour is included in the category of role perceptions, the extent to which people understand the task/job (role) assigned or expected. Role perception has three components. The first component is that employees accurately understand their tasks when they have role perceptions. The second component, people have accurate role perceptions. They will understand the priority of various tasks and be able to expect performance.

Moreover, the third component, role perception, helps understand the preferred behaviour or procedure to achieve a given task. Role perception or perception of the role is needed to realize the job well. These perceptions are important because they guide workers' efforts and improve coordination with colleagues, suppliers and stakeholders (Sitanggang & Sitanggang, 2021).

Job satisfaction or job satisfaction is identified with individual matters (Setyoastuti & Saragih, 2021). Therefore, the level of satisfaction of each person is different, and what happens when several factors are met, namely individual needs and their relation to the degree of liking and disliking of workers?

Satisfaction can also be interpreted as a group of factors that cause individuals to behave in specific ways. Satisfaction is an essential consideration for leaders because satisfaction, ability, and environmental factors greatly influence individual performance. The process of satisfaction begins with the fulfilment of needs. As a reaction, a worker considers alternatives to fulfilling this need, such as working harder (Nur et al., 2020). For an employee's behaviour to be consistent with organizational goals, there must be a balance between the satisfaction of meeting their own needs and the organization's demands.

Strong Organizational Culture and Climate

Creating a solid organizational culture and climate further impacts transparent and accountable financial policies. This was conveyed by one of the leaders who said, "Financial policies that are quite sound at the Muhammadiyah University of Berau will then become guidelines and rules that will be followed by all lecturers and employees here continuously so that it will become a culture or characteristic of financial management in this institution. From this culture, a strong organizational climate will then be formed because, from this culture, I feel that I get support to be able to carry out my duties as well as possible, yes, because it has become a culture that makes me proud of this policy" (W_inf3)

From this explanation, it can be understood that employee behaviour originating from the financial policy at the Muhammadiyah University of Berau creates a strong organizational culture and climate. This healthy financial policy culture can become a source of support and pride for employees at the Muhammadiyah University of Berau. According to Robbins and Judge (Maryani et al., 2020), the definition of organizational culture is a system of shared meaning held by members that distinguishes the organization from other organizations. Organizational culture is a shared set that provides the implicit assumption that the group holds and determines how to view, think, and react to various environments (Rahmawati & Juwita, 2019).

According to the MARS theory, employee behaviour includes situational factors, which include all conditions outside the employee's direct control that limit or facilitate behaviour and performance. Several situational factors, such as consumer preferences and economic conditions, or the comfort of working free from peer pressure from the work environment. An enthusiastic employee (motivation) who understands his job duties (role perceptions) and has sufficient resources (situational factors) will only do his job well if they have sufficient knowledge and expertise (ability). Some situational characteristics, consumer preferences and economic conditions stem from the external environment and, consequently, are beyond the control of workers and organizations. However, other situational factors, such as time, people, budget and physical work facilities, are controlled by people within the organization. Therefore, corporate leaders must carefully regulate these conditions so workers can reach their performance potential (Sitanggang & Sitanggang, 2021).

The application of an excellent organizational culture will facilitate employee performance. Therefore, organizational culture is critical because it is the habits that exist in the organization. In essence, all organizations have a

culture, but not all organizational cultures are equally strong in influencing the behaviour and actions of employees. In this case, it is clear that the culture that is embedded and implemented in the organization significantly contributes to employee performance (Hendra, 2020). Therefore, a good organizational culture is an important thing that must be implemented in an educational organization because, in essence, organizational culture cannot be separated from the organizational environment because the cultural diversity that exists within the organization is as large as the number of members in the organization (Arifudin, 2020). That is, job satisfaction and goal attainment are described by the size of attitudes and responses to the work environment because the work environment is an element of organizational culture that has been mutually agreed upon to become a cultural characteristic among fellow teachers and staff at the school.

While organizational climate is the nature of the workplace environment or the psychological environment in the organization that is felt by workers or members of the organization and is considered to influence the attitudes and behaviour of employees towards their work, organizational climate concerns the atmosphere of the internal environment in the organization that applies and is felt by members of the organization, which influences their behaviour in the organization (Jannah et al., 2022).

Factors that affect organizational climate, namely: workplace and equipment that supports work, the relationship between superiors and subordinates, relationships between co-workers, division of workload, and morale. Lussier (Butarbutar et al., 2022), the dimensions of organizational climate are as follows, the structure is the level of coercion employees feel because of structured or arranged rules and procedures. Responsibility is the level of supervision imposed by the organization and felt by employees. The reward is the level of appreciation given for the efforts of employees. Employees are rewarded according to their performance. Warmth is related to the level of employee satisfaction related to employment in the organization. Support, related to support to employees in carrying out organizational tasks. Organizational Identity and Loyalty are related to feelings of pride in the organization and loyalty shown during his tenure. Risk is related to employees being given space to carry out or take risks in carrying out their duties as a challenge (Susilo et al., 2023). In this case, the climate at the University of Muhammadiyah Berau exists because the financial policy is included in the category of dimensions of support, organizational identity and loyalty. After all, this climate is related to employees' support and pride in these policies.

CONCLUSION

From the presentation of the data, it can be concluded that the impact of a transparent, accountable and efficient financial policy as applicable at the Muhammadiyah University of Berau is the development of good employee motivation, optimal implementation of the tri dharma, the emergence of a sense of ownership, the creation of a strong organizational culture and climate. The implication of this research is as a reference for leaders of educational institutions, especially in the field of financing in building the behaviour of their

employees. This research is only limited to aspects of the impact of financial policies, namely employee behaviour. For this reason, further research is needed regarding the process of implementing the policy and the things that support and hinder the formulation of the policy.

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