



Journal of Applied Accounting and Taxation Research

Vol.1 No.1 June 2025

e-ISSN: xxxx-xxxx

p-ISSN: xxxx-xxxx

<https://journal.uny.ac.id/publications/jaatr/>



Evaluation on the Application of Financial Standard Operating Procedure: Case Study at BMT An-Najah Pekalongan

Muhammad Zidna Ilma^{a,1,*}, Ahmad Samlawi^{a,2}

^aD4 Accounting, Vocational Faculty, Yogyakarta State University
Jl. Mandung, Serut, Pengasih, Wates, Kulon Progo, Special Region of Yogyakarta

¹muhammadzidna.2020@student.uny.ac.id, ²ahmadsamlawi@uny.ac.id

*Corresponding author

ABSTRACT

This study aims to evaluate the application of financial Standard Operating Procedures (SOP) at BMT An-Najah Pekalongan, consisting of: (1) Context evaluation, based on the background and objectives; (2) Input evaluation, based on facilities and infrastructure, as well as human resources; (3) Process evaluation, based on coordination and monitoring, and; (4) Product evaluation, based on staff performance and institution performance. The study is an evaluation research using the multi-phase mixed methods and a case study design. The research was conducted at BMT An-Najah Pekalongan. The technique of selecting sources and respondents using purposive sampling with research subjects including management as many as 5 people and financial employees as many as 13 people. The data collection techniques used were observation, interviews, documentation, and questionnaires. The research findings show that (1) based on the context aspect, the application of financial SOP at BMT An-Najah Pekalongan is categorized as good or very good; (2) based on the input aspect, the application of financial SOP at BMT An-Najah Pekalongan is categorized as good; (3) based on the process aspect, the application of financial SOP at BMT An-Najah Pekalongan is categorized as good; and (4) based on the product aspect, the application of financial SOP at BMT An-Najah Pekalongan is categorized as good.

Keywords: Evaluation, Application, Standard Operating Procedures, Finance, Case Study

INTRODUCTION

Each institution generally has several targets to achieve, such as obtaining maximum results from its investment activities (Paramita Sofia et al., 2021). In the development of these activities, it is not uncommon for there to be intense competition, so that the challenges that institutions have to face are more numerous and complex. Therefore, the institution must have a reference system for all activities related to the institution. Factors that can support the growth of an institution are the implementation of good financial Operational Standard Procedures (SOP) (Nikmah & Pratama, 2023).

Financial managers have very important responsibilities and positions in carrying out institutional activities in order to realize efficient and effective employee performance. Therefore, in order to create competent and trusted financial employees, a financial SOP is needed as a work reference.

Employees are an important part of an institution in carrying out institutional activities. According to Setyo Widodo & Yandi (2022), employee performance can be a benchmark for whether Human Resources (HR) at the institution have functioned in the development of the institution. In achieving the best goals in an institution, of course definite HR control is needed through various institutional procedures that can align the joint needs of the institution with employees.

Operational Standards Financial procedures have a very important role in improving the performance of financial employees. Therefore, in order to improve the performance of financial employees both from Human Resources and a clear institutional structure, this is always pursued continuously by the institution so that every financial employee knows the tasks and functions that must be carried out at the institution. (Purba et al., 2014).

Operational Standards Financial procedures are the basis for carrying out work according to institutional functions, which are procedural, technical and managerial in nature in accordance with the systems, rules and work processes of each work division (Atmoko in Taufiq, 2019). SOP are created to be able to systematically describe workflows or a series of processes that need to be carried out during work activities. The presence of SOP is important as a reference and basis for business in carrying out activities to achieve maximum profits with effective procedures (Syafitrah et al., 2023). Financial SOPs can guide accounting standards, provide guidelines and rules for public accountants so that they can carry out their duties honestly, independently and carefully in accordance with applicable regulations and established objectives (Karsimin, 2021).

SOP play an important role in the institutional development process. Implementation of Operational Standards Good procedures, have an impact on consistent work results, ease of producing products, and a balanced service process. With the SOP, it allows proper control and monitoring of all operational activities (Arief & Sunaryo, 2020). Every institution definitely needs guidance in carrying out its institutional duties and functions. Without clear guidelines, institutions will not run in a balanced manner. Therefore, implementing financial SOP at BMT An-Najah Pekalongan is a strategic step to ensure financial performance runs well, transparently and in accordance with sharia principles. According to Sulam et al., (2019), the preparation of Standard Operational Procedures is appropriate because it is a measure of assessing the efficient and effective level of employee performance in carrying out work activities. In meaning, procedures are defined as a sequence of processes that contain rational instructions that lead to planned processes in the system user's workflow in the form of workflows, activities and data flows.

By implementing financial SOP, organizations or institutions will function proactively, effectively and efficiently. On the other hand, it can improve employee performance, maintain product quality, and of course institutions obtain increasing and developing profits. If an institution does not have rules, then all institutional operational activities are unguided, workflows are chaotic, and employee performance is not optimal (Soediro & Nurbianto, 2021).

Research conducted by Nugraha & Isharina (2022) revealed that Operational Standards for Procedures in an institution do not yet meet the principles for preparing complete SOP. This means that the implementation of SOPs has not achieved maximum results. Constraints in implementing SOP are generally caused by weak application of regulations in institutions and

frequent negotiations between employees and superiors in implementing SOP, so that practices in the field are not in accordance with SOP.

Based on the results of observations made by researchers at BMT An-Najah Pekalongan, it was found that there were SOP that were not carried out by financial employees, namely not verifying withdrawals of funds and in work and budget preparation activities there were financial employees who did not consolidate the budget received by financial managers to each existing division. This is due to confusion in the workflow of employees at the old SOP because it has not been adapted to the current situation at BMT An-Najah Pekalongan.

Apart from that, based on the results of observations made by researchers at BMT An-Najah Pekalongan by looking at the 2019 financial report – 2023 (5 year financial report), it was still found that there was a failure to achieve the target of Remaining Business Results (SHU) in the last 5 years. This is due to the Covid-19 pandemic that has hit Indonesia, including in Pekalongan. Data regarding SHU can be seen in the following table:

Table 1. Report on Remaining Business Results of BMT An-Najah

Year	Projected Revenue	Revenue Realization	Projected Operational Costs	Operational Costs Realization	Projected Surplus	Surplus Realization
2019	4.902.065.833	4.450.685.180	4.751.927.677	4.273.104.046	125.627.855	155.327.633
2020	5.378.266.278	5.130.627.998	5.051.485.151	4.862.139.223	299.889.795	243.546.875
2021	6.549.926.449	4.941.257.000	6.276.847.421	4.790.701.833	240.329.395	125.855.831
2022	6.161.870.366	5.477.632.499	5.993.858.493	5.257.590.591	137.111.373	192.353.108
2023	6.443.161.833	5.910.290.689	6.141.757.697	5.677.284.119	259.076.451	295.807.878

Source: Data processed from documentation results

Based on table 1 regarding the development of Remaining Business Results, it is known that the number of realizations with targets between 2019 and 2023 has increased and decreased or could be called unstable. Therefore, an evaluation needs to be carried out to see whether there is an influence with employees who do not apply financial SOP and there needs to be an increase.

Based on the description explained above, the researcher tried to carry out a study entitled “Evaluation Of The Application Of Operational Standards For Financial Procedures (Drafting Work Plans And Budgets, Expenditure On General Cash Funds, Expenditure On Small Cash Funds): Case Study On Bmt An-Najah Pekalongan” by evaluating the implementation of financial SOP at BMT An-Najah can find out whether financial employees have implemented Operational Standards for financial procedures in their performance activities and researchers feel the need to improve financial SOP so that the financial performance process can run more efficiently at BMT An-Najah Pekalongan.

In evaluating the implementation of financial SOP at BMT An-Najah, researchers used an evaluation model developed by Daniel L. Stufflebeam in the 1960s was a CIPP (Context, Input, Process and Product) evaluation model. According to Stufflebeam in Rama (2023), CIPP evaluation is one of the other more complete evaluation models and is also the model most often used in evaluating institutions, programs, systems, projects and products. The CIPP evaluation model was chosen because it is suitable to be used to evaluate financial SOP at BMT An-Najah Pekalongan related to the performance of financial employees.

The research conducted on the performance of BMT An-Najah financial sector employees was chosen because BMT An-Najah already has good financial operational facilities so that if this evaluation is utilized optimally it can identify problems and implement appropriate solutions to improve financial performance even better. This evaluation of the implementation of financial SOP at BMT An-Najah Pekalongan provides a more comprehensive picture of the performance of BMT An-Najah Pekalongan financial employees in terms of context, input, process and product. It is hoped that the evaluation results can become the basis for improving financial employee performance and performance evaluation in implementing Financial Procedures Operational Standards, as well as being able to see whether the financial SOP is in line with the institution's vision and mission.

Several problems that can be identified in implementing financial SOP at BMT An-Najah Pekalongan include: 1) There are financial SOP procedures that are not carried out by employees due to confusion in workflow. 2) Report on Remaining Business Results (SHU) at BMT An-Najah has fluctuated in the last 5 years. 3) BMT An-Najah Pekalongan does not yet have an evaluation model to assess the performance of financial employees.

Because researchers were unable to evaluate all components in BMT An-Najah, researchers only focused on implementing financial SOP to get a targeted and measurable research focus. Based on the background and limitations of the problem, the problem formulation in this research is as follows: 1) How is the suitability of implementing financial SOP for financial employees at BMT An-Najah Pekalongan using the CIPP evaluation model seen based on the Context aspect? 2) How is the suitability of implementing financial SOPs for financial employees at BMT An-Najah Pekalongan using the CIPP evaluation model seen based on input aspects? 3) How is the suitability of implementing financial SOP for financial employees at BMT An-Najah Pekalongan using the CIPP evaluation model seen based on the Process aspect? 4) How is the suitability of implementing financial SOP for financial employees at BMT An-Najah Pekalongan using the CIPP evaluation model seen based on product aspects? 5) What are the recommendations of the financial SOP evaluation at BMT An-Najah Pekalongan?

This evaluation research is useful for getting a description of the implementation of financial SOP at BMT An-Najah using the CIPP evaluation model related to: 1) Suitability of implementing financial SOP in terms of Context at BMT An-Najah Pekalongan. 2) Suitability of implementing financial SOP in terms of input at BMT An-Najah Pekalongan. 3) Suitability of implementing financial SOP in terms of Process at BMT An-Najah Pekalongan. 4) Suitability of implementing financial SOP in terms of products at BMT An-Najah Pekalongan. 5) Provide recommendations for renewing financial SOP at BMT An-Najah Pekalongan.

LITERATURE REVIEW

According to Framana (2023) Systems Theory is a theory developed by Ludwig von Bertalanffy in the 1950s and has a strong basis in understanding that humans are interconnected social creatures. This principle forms the core of systems theory. The application of systems theory to organizations illustrates that organizations are interdependent, interconnected, and influence each other.

According to Khorotunniswah (2020) systems theory, it can be understood that changes or events in one part of an organization can have a broad impact on other parts. This concept emphasizes the importance of understanding the relationships and interactions between all components in an organizational system. Systems theory describes the internal and external behavior of an institution or organization. Internally, systems theory shows how and why people in organizations perform individual or group tasks. Externally, systems theory

integrates organizational processes with one organization or other institution. A system is declared successful if the organization can collaborate with other organizations among a series of functional systems.

According to Anidi (2017) Evaluation is a systematic process, namely the results obtained are compared with predetermined standards, conclusions are drawn and proposals are prepared at each stage of system implementation. According to Ratnawulan in Widodo (2021) Evaluation is generally characterized as an orderly way to determine the value of a (task, decision, goal, activity, object, process) based on certain standards. In a broad sense, evaluation means the process of planning, obtaining and providing information needed in decision making.

The types of evaluation developed by Michael Scriven are formative evaluation and summative evaluation. According to Fernandes in Anidi (2017) formative evaluation can improve the system being run. This evaluation aims to see how far the system created can run and to identify possible obstacles that occur. Knowing the obstacles allows researchers to make appropriate improvements to achieve system goals, so that they can help in the development of systems that function to improve the products being developed. Meanwhile, according to Kaufman & Thomas in Anidi (2017), summative evaluation is carried out after the system ends. This evaluation aims to find out how much of the system's ultimate goal has been achieved so that it can determine the achievements of the system that has been implemented.

The countenance stake model was first introduced by Robert E. Stake in 1967. According to Rahmadhani (2024), this model focuses or focuses an implementation on description (description) and consideration (judgment). The relationship between these two explanations can be seen when the evaluator collects comprehensive data based on two main things, namely description and judgment, so that it can provide considerations that can be approved by the client. These two basic things are further divided into three objects of study in evaluation, namely antecedents, transactions, outcomes.

The evaluation model used in the study is the CIPP evaluation model (Context, Input, Process, Product). According to Stufflebeam, (2002) in general, the complete scope of system evaluation includes four aspects, namely context, input, process and product evaluation. These four aspects are evaluation points which are process components of an activity system. This is shown in figure 1.

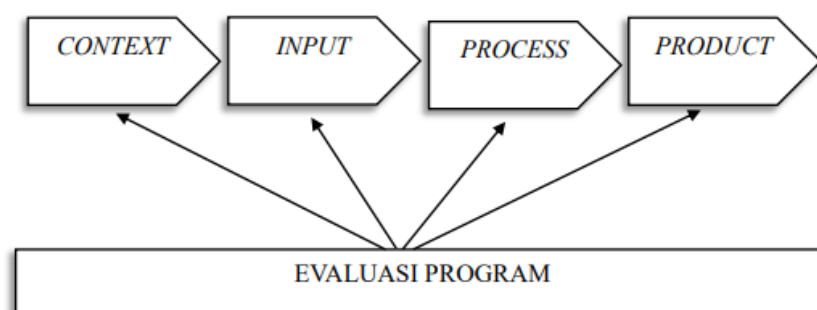


Figure 1. CIPP Evaluation Model

According to Guba and Lincoln in Susanto (2022) Observation is direct observation using all the senses, starting from smell, sight and hearing to get the information needed to answer a research question. Meanwhile, according to Susanto (2022), observations are carried out to obtain actual information about an event or incident in answering research questions. The results of observations are in the form of a particular event, activity, object or situation.

According to Lincoln and Guba in Abubakar (2021) An interview is a conversation between two parties, namely the interviewer (interviewer) who gives the question and the interviewee (interviewee) who answers the question. Meanwhile, according to Esterberg in Abubakar (2021), an interview is a conversation between two people who exchange information and ideas through questions and answers, so they can construct the meaning of a particular research topic.

Documentation is a method of data collection that utilizes written documents or records that are already available, as expressed by Tanjung et al. (2022). This approach allows researchers to access previously documented information, both in written and visual form, thereby providing relevant data to support the research. In this context, documents include any type of formal or informal record containing information that can be analysed and used as study material.

According to Sugiyono (2018), documents are defined as records of events that occurred in the past. This means that documents can be considered historical evidence or traces of information that record certain activities, decisions or phenomena that have taken place. This document can take various forms, such as images, written text, or other works produced by individuals or groups. For example, official reports, correspondence, meeting minutes, personal journals, photos, and works of art all fall into the category of documents that can be used in research.

The use of documentation as a method of data collection has the advantage of providing reliable empirical evidence. Data obtained through documents are often rich and in-depth because they reflect the context or conditions that existed at the time the document was created. Therefore, documentation is often used in historical research, case studies, or qualitative research to gain a more thorough understanding of the topic being studied.

According to Kasmir (2019), a financial report is a report that shows that the financial condition of an institution is in its current condition (balance sheet) or within a certain period (profit and loss statement). Meanwhile, according to Munawir in Hidayat (2018), financial reports are a tool for obtaining information related to the financial position and results achieved by an institution. These results are intended to help users make financial economic decisions.

Financial reports play a very important role in evaluating financial performance and determining the strategic direction of an institution. This document not only serves as a transaction recording tool, but also as a primary source of information for stakeholders to understand the extent to which the agency is able to maintain operational sustainability and achieve its strategic goals. In the financial statements, there are various indicators that reflect the level of profitability and operational efficiency, such as financial ratios, cash flows and profit and loss statements, which provide an overall picture of the financial condition of the institution.

Information about profitability, for example, provides insight into the ability of an institution to profit from its main activities. Meanwhile, data on smooth operations, such as debt management and liquidity, allow stakeholders to evaluate whether the institution can meet its short-term obligations without experiencing financial difficulties. An in-depth understanding of these two aspects helps stakeholders, including investors, creditors, management, and regulators, to make more informed decisions regarding resource allocation or further investment.

Furthermore, an institution's reputation also depends largely on the transparency and accuracy of its financial statements. Reports that are credible and prepared in accordance with applicable accounting standards give stakeholders confidence that the institution is well managed and able to maintain its integrity. Conversely, non-transparent or inaccurate financial

statements may raise doubts about the stability of the institution, which may ultimately be detrimental to its public confidence and market value. Therefore, financial reports are not only a performance evaluation tool, but also an important instrument for building and maintaining a good reputation in the eyes of stakeholders. (Hidayat, 2018).

METHODOLOGY

This research is an evaluation study with a case study design (Creswell, 2018). This evaluation research was carried out from February to June 2024 at BMT An-Najah Pekalongan. The choice of subjects was based on purposive sampling, namely by interviews conducted with 5 BMT An-Najah employees with details of 2 administrators, 1 financial manager, 1 financial head and 1 SPI employee. Meanwhile, there were 13 respondents to fill out the questionnaire with details of 7 financial staff and 6 tellers.

The procedure in this research used the CIPP (Context – Input – Process – Product) evaluation model. This model has advantages seen from four aspects, namely context, input, process and product which can be used as a reference for researchers to be able to make formative decisions based on the implementation of financial SOP at BMT An-Najah which is already running. According to Rusdiana (2015) these four aspects are explained as follows:

1. Context Evaluation: Evaluation is aimed at measuring the context of the system both in terms of rational goals, system background, and emerging needs in planning.
2. Input Evaluation: Evaluations aimed at identifying inputs, both resources and strategies used to achieve goals.
3. Process Evaluation: Evaluation aimed at determining the implementation process which includes, smooth implementation, suitability to the plan, as well as supporting and inhibiting factors that arise in the implementation process.
4. Product/result Evaluation: Evaluation is aimed at looking at the system results achieved as a basis for making final decisions to be subsequently corrected, modified, improved or discontinued.

The data collection methods used by researchers are qualitative and quantitative. Qualitative data was obtained through an interview with BMT Management An-Najah Pekalongan. Meanwhile, quantitative data was obtained through questionnaires obtained from financial staff and BMT teller An-Najah Pekalongan. Data analysis techniques in this research use qualitative and quantitative data analysis (Anidi, 2017).

RESULTS AND DISCUSSION

The results of this data analysis will discuss the calculation of questionnaire data analysis obtained from financial staff and tellers. The questionnaire includes four aspects of evaluating the implementation of financial SOP, namely context, input, process, product given to 13 financial employee respondents. The results of data analysis can be seen in the following explanation:

Context Aspect (Context)

The following are the results of context analysis of the implementation of financial SOP.

Table 2. Context Evaluation Results

Criteria	Interval	Frequency	Percentage
Not Good	$x < 9$	0	0%
Less Good	$9 < X \leq 13$	0	0%
Fair	$13 < X \leq 17$	1	8%

Criteria	Interval	Frequency	Percentage
Good	$17 < X \leq 21$	6	46%
Very Good	$X > 21$	6	46%
Total		13	100%

Source: Ilma & Samlawi (2024)

Based on data from table 1 above, it is known that the implementation of financial SOP at BMT An-Najah Pekalongan in the background and goals indicators of 1 employee or 8% stated that the background and objectives of implementing financial SOP at BMT An-Najah Pekalongan were quite good, as many as 6 employees or 46% stated that the background and objectives of financial SOP at BMT An-Najah Pekalongan were good, and as many as 6 employees or 46% stated that the background and objectives of the financial SOP at BMT An-Najah Pekalongan were very good.

Input Aspect (Input)

The following are the results of the analysis of input from the implementation of financial SOP.

Table 3. Context Evaluation Results

Criteria	Interval	Frequency	Percentage
Not Good	$x < 9$	0	0%
Less Good	$9 < X \leq 13$	0	0%
Fair	$13 < X \leq 17$	1	8%
Good	$17 < X \leq 21$	6	46%
Very Good	$X > 21$	6	46%
Total		13	100%

Source: Ilma & Samlawi (2024)

Based on data from table 2 above, it is known that the application of financial SOP at BMT An-Najah Pekalongan in infrastructure and human resource indicators as many as 1 employee or 8% stated that infrastructure and human resources in implementing financial SOP at BMT An-Najah Pekalongan were quite good, as many as 9 employees or 69% stated that the infrastructure and human resources in implementing financial SOP at BMT An-Najah Pekalongan were good, and as many as 3 employees or 23% stated that the infrastructure and human resources in implementing financial SOP at BMT An-Najah Pekalongan were very good. Based on this, it can be concluded that the infrastructure and human resources indicators at BMT An-Najah Pekalongan are included in the Good category.

Process Aspect (Process)

The following are the results of the analysis of input from the implementation of financial SOP.

Table 4. Process Evaluation Results

Criteria	Interval	Frequency	Percentage
Not Good	$x < 9$	0	0%
Less Good	$9 < X \leq 13$	0	0%
Fair	$13 < X \leq 17$	1	8%
Good	$17 < X \leq 21$	8	62%
Very Good	$X > 21$	4	31%

Criteria	Interval	Frequency	Percentage
Total		13	100%

Source: Ilma & Samlawi (2024)

Based on data from Table 3, it can be concluded that the implementation of financial Standard Operating Procedures (SOP) at BMT An-Najah Pekalongan in coordination and monitoring indicators has shown mixed results. As many as 1 employee or around 8% stated that coordination and monitoring in implementing financial SOPs was in the "good enough" category. On the other hand, the majority of employees, namely 8 people or 62%, considered that coordination and monitoring were classified as "good." Meanwhile, 4 employees or 31% assessed that coordination and monitoring in implementing financial SOPs at BMT An-Najah Pekalongan was in the "very good" category.

These results show that the majority of employees, 93% (combined from the "good" and "excellent" categories), feel that the coordination and monitoring exercise in financial SOPs is working effectively. This reflects that the financial SOP implemented at BMT An-Najah Pekalongan has supported smooth coordination between teams and a good monitoring process for its implementation. However, there are still 8% of employees who consider coordination and monitoring to be only "good enough," which shows that there are opportunities for improvement in certain aspects to increase consistency in the implementation of the SOP.

Overall, the implementation of financial SOPs at BMT An-Najah Pekalongan, especially in coordination and monitoring indicators, has produced significant positive results. Nevertheless, minor improvements can be made to ensure all employees feel that the coordination and monitoring process is working very well and meets institutional expectations.

Result Aspects (Product)

The following are the results of the analysis of the results of implementing financial SOP.

Table 5. Product Evaluation Results

Criteria	Interval	Frequency	Percentage
Not Good	$x < 9$	0	0%
Less Good	$9 < X \leq 13$	0	0%
Fair	$13 < X \leq 17$	1	8%
Good	$17 < X \leq 21$	7	54%
Very Good	$X > 21$	5	38%
Total		13	100%

Source: Ilma & Samlawi (2024)

Based on the data from Table 4 above, it can be concluded that the implementation of financial Standard Operational Procedures (SOP) at BMT An-Najah Pekalongan has contributed to employee performance indicators and institutional performance with varying results. The results of the analysis show that 1 employee or around 8% stated that the performance of employees and institutions in implementing financial SOPs was in the "good enough" category. Meanwhile, 7 employees or 54% assessed that the performance of employees and institutions was classified as "good". Furthermore, 5 employees or 38% stated that the performance of employees and institutions in implementing financial SOPs was in the "very good" category.

This result reflects that the majority of employees, namely 92% (a combination of the "good" and "very good" categories), gave a positive assessment of the implementation of

financial SOPs at BMT An-Najah Pekalongan. This shows that the financial SOPs implemented are quite effective in supporting performance improvements both individually and institutionally. However, there are 8% of respondents who assess that performance is still in the "good enough" category, which can be a concern for management to evaluate and improve certain aspects of implementing financial SOPs so that all employees can achieve more optimal performance standards.

In conclusion, the implementation of financial SOPs at BMT An-Najah Pekalongan has generally had a positive impact on employee and institutional performance, although improvements are still needed in several aspects to ensure that SOP implementation runs more effectively and evenly.

Improvement Recommendations

Based on the results of the evaluation of the implementation of financial SOP, it includes several aspects that need to be considered and implemented to improve the performance of financial employees as follows:

- a. Increase the motivation of financial employees by implementing strategies such as using a reward system that is more in line with the achievements obtained, so that financial employees will be more focused on their performance.
- b. Development of technical and operational manuals involving the development of clear processes and guidelines for financial employees. This will help ensure consistency and compliance in implementing financial SOP.
- c. Improvements or revisions that have been made by the management and financial manager but have not been included in the SOP and are still in the form of circular letters, should be immediately included in the financial SOP so that the financial SOP owned by BMT An-Najah really meets employee needs.
- d. Improving SOP with the latest policies that are more efficient and simplify and increase effectiveness in financial employee performance.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of the research and discussion, the conclusion was reached that the implementation of the Financial Procedures Operational Standards at BMT An-Najah Pekalongan was running well, this was obtained from the research results. However, there are several things that need serious attention if BMT An-Najah wants to improve the performance of financial employees. Financial SOP at BMT An-Najah Pekalongan can provide great benefits if employees implement them well according to their function. Based on research that has been conducted, BMT An-Najah has implemented financial SOP well, but the role of financial SOP is not optimal because there are still several employees who have not implemented financial SOP well. This will affect the performance of financial employees and ultimately affect the productivity of the institution. The implementation of financial SOP at BMT An-Najah can be maximized if employees have the awareness to implement and comply with the SOP that apply at the institution.

From what has been conveyed, several conclusions can be drawn based on four aspects of the evaluation which will be explained as follows:

1. Context Evaluation

Application of financial SOP in BMT An-Najah Pekalongan is seen from a context (context) aspect based on background and goal indicators including good or excellent categories with a percentage of 46%.

2. Input Evaluation
Application of financial SOP in BMT An-Najah Pekalongan seen from the input (input) aspect based on the infrastructure and Human Resources (HR) indicators is included in the good category with a percentage of 69%.
3. Process Evaluation
Application of financial SOP in BMT An-Najah Pekalongan seen from the process (process) aspect based on coordination and monitoring indicators is in the good category with a percentage of 62%.
4. Product Evaluation
Application of financial SOP in BMT An-Najah Pekalongan seen from the results (product) aspect based on institutional performance indicators and employee performance is in the good category with a percentage of 54%.

Suggestion

Based on the results of the research conducted, the suggestions put forward to complete the successful implementation of financial SOP at BMT An-Najah Pekalongan are as follows:

1. Context
Regular needs analysis by administrators and managers to ensure that financial SOP are in accordance with BMT's vision, mission, goals and in-depth understanding of the operational context and external challenges faced by BMT An-Najah will assist in the renewal of more relevant financial SOP.
2. Input
Improving the quality of human resources through continuous training and development programs so that employees are able to improve their skills when studying each employee's job design, as well as developing information technology and infrastructure that supports the effective implementation of financial SOP to help in better financial monitoring and reporting processes.
3. Process
Financial administrators or managers must always supervise or monitor the implementation of financial SOP at BMT An-Najah to ensure that financial SOP function effectively and that financial SOP are needed that can be adapted to developments in the field.
4. Products
In order for a financial SOP to be implemented well, institutions must improve the welfare of financial employees by providing rewards according to their performance so that employees will be more enthusiastic and motivated in their performance.

REFERENCES

- Abubakar, R. (2021). Pengantar Metodologi Penelitian. Suka-Press Uin Kalijaga.
- Admin BMT. (2024). Profil BMT An-Najah. BMT ANNAJAH. <https://bmtannajah.com/Profil/Visi>
- Ambiyar. (2018). Evaluasi Formatif Dalam Pembelajaran Sains.Unp Press.
- Anidi. (2017). Evaluasi Program Pembelajaran. Parama Publishing.
- Arief, R., & Sunaryo. (2020). Pengaruh Penerapan Standar Operasional Prosedur (Sop), Gaya Kepemimpinan, Dan Audit Internal Terhadap Kinerja Karyawan (Studi Kasus Pada Pt. Mega Pesangrahan Indah). Jurnal Ekonomika Dan Manajemen, 9(2), 126.

- Cahyo, F. D., Prasetyo, Y., Rismayanthi, C., & Delano, E. H. (2023). The effect of water consumption level on dehydration status and archery accuracy in banyumas regency archery athletes. *Journal of Sports Science and Nutrition*, 4(2), 19–23. <https://doi.org/10.33545/27077012.2023.v4.i2a.179>
- Creswell, J. W. (2018). *Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran*. PUSTAKA PELAJAR.
- Fari, S. & T. U. & S. & A. I. (2023). *Keperawatan Dan Ners: Teori Dan Standar Operasional Prosedur (Sop)*. Get Press Indonesia.
- Framana, Q. (2023). Strategi Komunikasi Eksternal Direktorat Reserse Narkoba Polda Kepri Dalam Penyebaran Narkoba Di Kota Batam. *Scientia Journal*.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate*. Badan Penerbit Universitas Diponegoro.
- Hidayat, W. W. (2018). *Dasar-Dasar Analisa Laporan Keuangan*. Uwais Inspirasi Indonesia.
- Ichsan, Santosa, T. A., Ilwandri, Sofianora, A., & Yastanti, U. (2023). Efektivitas Evaluasi Model CIPP Dalam Pembelajaran IPA di Indonesia : Meta-Analisis. *Jurnal Pendidikan Dan Konseling*, 5(2), 2424.
- Karsimin, K. (2021). Pengaruh Implementasi Sak Etap Dan Sop Keuangan Terhadap Mutu Laporan Keuangan Usaha Kecil Menengah Binaan Dinas Koperasi Dan Usaha Mikro Kecil Menengah Di Kota Depok. *Cerdika: Jurnal Ilmiah Indonesia*, 1(2), 123. <https://doi.org/10.59141/cerdika.v1i2.20>
- Kasmir. (2019). *Analisis Laporan Keuangan*. Pt Rajagrafindo Persada.
- Khorotunniswah, L. (2020). Manajemen Hubungan Masyarakat dalam Membangun Citra Lembaga. *Jurnal Kependidikan Islam*.
- Khosyiin, M. I. (2022). Evaluasi Program Pelatihan Model Kirkpatrick. *Jurnal Manajemen Dan Pendidikan Berbasis Islam Nusantara*.
- Marjaya, I., & Pasaribu, F. (2019). Pengaruh Kepemimpinan, Motivasi, Dan Pelatihan Terhadap Kinerja Pegawai. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 2(1), 131. <https://doi.org/10.30596/maneggio.v2i1.3650>
- Nafi'udin, M. F., Alfi, M. N., Fathoni, M. I., & Athallah, N. A. (2023). Penerapan Standar Operasional Prosedur Terhadap Pelayanan Prima Service Assistant (Sa) Di Bank Jatim Syariah Kc Malang. *Al Fiddhoh: Journal of Banking, Insurance, and Finance*, 4(1), 24. <https://doi.org/10.32939/fdh.v4i1.2024>
- Nikmah, F. K., & Pratama, R. A. (2023). Pengembangan Standar Operasional Prosedur (SOP) pada Bagian Keuangan PT. XYZ. *Jurnal Ekonomi, Bisnis Dan Akuntansi (JEBA)*, 25(1), 10–18.
- Nugraha, A. F., & Isharina, I. K. (2022). Evaluasi Sop (Standard Operating Procedure) Sebagai Penunjang Kinerja Perusahaan. 1(4), 259–260.
- Nur'aini, F. (2020). *Standard Operating Procedure: Cara Praktis dan Efektif Menerapkan Sop Di Segala Macam Bisnis* (F. Husaini (Ed.)). Quadrant.
- Paramita Sofia, I., Dasmara, V., & Artikel, I. (2021). Tata Kelola Perusahaan Yang Baik Dan Manajemen Laba Di Indonesia Info Artikel Abstrak. *International Journal of Digital Entrepreneurship and Business (IDEB)*, 2(1), 53. <https://ejournal.jic.ac.id/ideb/>
- Primayana, I. P. S. & K. H. (2020). Peran Desain Evaluasi Pembelajaran Untuk Meningkatkan Kualitas Pembelajaran. *Widyacarya*, 4(2), 100.
- Purba, I., Kiyai, B., & Rumapea, P. (2018). Pengaruh Implementasi Kebijakan Standar Operasioal Prosedur Terhadap Kinerja Pegawai Pada Sekretariat Kota Manado. *Jurnal Administrasi Publik UNSRAT*, 2–3.
- Rahmadhani, K. & R. (2024). Pengenalan Evaluasi Program Pembelajaran Menggunakan Model Stake. *Jurnal Pendidikan Dan Teknologi*.

- Rama, A., Ambiyar, A., Rizal, F., Jalinus, N., Waskito, W., & Wulansari, R. E. (2023). Konsep model evaluasi context, input, process dan product (CIPP) di sekolah menengah kejuruan. *JRTI (Jurnal Riset Tindakan Indonesia)*, 8(1), 83. <https://doi.org/10.29210/30032976000>
- Rusdiana, E. R. &. (2015). *Evaluasi Pembelajaran Pengantar Prof. Dr. H. Sutaryat Trisnamansyah*. Pustaka Setia.
- Setyo Widodo, D., & Yandi, A. (2022). Model Kinerja Karyawan: Kompetensi, Kompensasi dan Motivasi, (Literature Review MSDM). *Jurnal Ilmu Multidisplin*, 1(1), 2. <https://doi.org/10.38035/jim.v1i1.1>
- Sihaloho, R. D., & Siregar, H. (2020). Pengaruh lingkungan kerja terhadap kinerja karyawan Pada PT. Super setia sagita medan. *Jurnal Ilmiah Socio Secretum*, 9(2), 277–278.
- Soediro, M., & Nurbianto, A. T. (2021). Peranan Penerapan Standar Operasional Prosedur (Sop) Terhadap Penjualan Dan Kinerja Karyawan. *Jmbi Unsrat (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)*., 8(3), 847. <https://doi.org/10.35794/jmbi.v8i3.36934>
- Stufflebeam, D. L. (2002). *Cipp Evaluation Model Checklist*. Evaluation, June. Sugiyono. (2018a). *Metode Penelitian Bisnis*. Alfabeta.
- Sugiyono. (2018b). *Metode Penelitian Kualitatif*. Alfabeta.
- Sulam, S., Domopolii, M., & Usman Dilo, A. (2019). Penerapan Standar Operasional Prosedur Terhadap Efektifitas Pelayanan Keuangan di IAIN Sultan Amai Gorontalo. *Al-Buhuts*, 15(2), 2–3. <https://doi.org/10.30603/ab.v15i2.1120>
- Susanto, M. R. P. & A. D. G. & D. S. & D. M. & D. S. & E. E. (2022). *Metodologi Penelitian Kualitatif* (F. Sukmawati (Ed.)). Pradina Pustaka.
- Syafitrah, A., Airul Suhaini, Fikron Tonaji, M., & Syukri, M. (2023). Analisa Standard Operating Procedure (SOP) Produksi PK (Palm Kernel) Menjadi PKE (Palm Kernel Expeller) Area KCP (Kernel Crushing Plant). *Jurnal Teknologi dan Manajemen Industri Terapan*, 2(I), 20. <https://doi.org/10.55826/tmit.v2ii.73>
- Tanjung, R., Supriani, Y., Mayasari, A., & Arifudin, O. (2022). Manajemen Mutu Dalam Penyelenggaraan Pendidikan. *Jurnal Pendidikan Glasser*, 6(1), 32. <https://doi.org/10.32529/glasser.v6i1.1481>
- Taufiq, A. R. (2019). Penerapan Standar Operasional Prosedur (Sop) Dan Akuntabilitas Kinerja Rumah Sakit. *Jurnal Profita*, 12(1), 57. <https://doi.org/10.22441/profita.2019.v12.01.005>
- Umam. (2018). Using the Context, Input, Process and Product (CIPP) Model in the Evaluation of Training Program. *International Journal of Pedagogy and Teacher Education (IJPTE)*.
- Wahyuni, W. N., Abdurrahman, D., & Senjiati, I. H. (2017). Pengaruh Kinerja Karyawan Terhadap Kualitas Pelayanan Frontliner di BRI Syariah Kantor Kas UNISBA – Bandung Effect of Performance of Employees on Quality of Service Frontliner in BRI Syariah Frontliner di BRI Syariah Kantor Kas Unisba ”. *Pengaruh Kinerja Karyawan Terhadap Kualitas Pelayanan Frontliner Di BRI Syariah Kantor Kas UNISBA – Bandung*, 3, 407.
- Widodo, H. (2021). *Evaluasi Pendidikan*. Uad Press.
- Widoyoko, E. P. (2013). *Teknik Penyusunan Instrumen Penelitian*. Pustaka Pelajar.
- Widoyoko, E. P. (2019). *EVALUASI PROGRAM PEMBELAJARAN* (S. Z. Qudsy (ed.)). PUSTAKA PELAJAR.
- Widoyoko, E. P., Kustilah, S., & Pamilih, S. E. (2020). Evaluasi Program Pembelajaran Kewirausahaan SMA Negeri 1 Prembun Kabupaten Kebumen. *Jurnal PROFIT Kajian*

Pendidikan Ekonomi Dan Ilmu Ekonomi, 7(2), 121–130.
<https://doi.org/10.36706/jp.v7i2.11965>