



# Examining The Role of Effective Financial Planning in Improving The Quality of Services Provided in The Kirkuk Education Directorate, Iraq: Case Study

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## Abstract

The research will seek to learn how financial planning can improve the quality of education services in the government schools. Quality of educational services is important in the realization of development objectives, particularly in Iraq where financial and administrative difficulties have plagued the country due to the crisis experienced over the years. The lack of researches on the association between the components of the financial planning needs assessment, budget allocation, and financial control to the quality of the educational services leads to a research gap. A quantitative research design was adopted in the study through the use of a questionnaire that was administered to 300 employees of Kirkuk Education Directorate. The SPSS and PLS software were used to measure the influence of the independent variables (financial needs assessment, budget allocation, and financial control) on the quality of educational services as the dependent variable. The findings were that effective financial planning and service quality had a positive and significant relationship. The authors of the study came to the conclusion that the improvement in quality involves the realization of the widespread and precise financial planning, as well as the ability to control the expenses and guarantee the fair distribution of the budget between departments. According to the research, the introduction of the administrative scheme founded on constant financial planning and grounded in realistic data is suggested, and it will help to enhance the quality of offered services and the performance of governmental educational institutions.

**Keywords:** service quality, financial planning, budget allocation, financial control, kirkuk education directorate.

## Introduction

Quality of services is a core aspect that is used to reflect the effectiveness of institutions to attain their objectives and fulfill the expectations of their beneficiaries. The quality of educational services in the education sector is the capacity of institutions to offer a learning environment that is stimulating and effective as well as to provide the right educational resources that address the needs of the students and teachers [1]. Recent reports showed that the enhancement of the service quality directly leads to the increase of the level of educational performance and beneficiary satisfaction level, which is crucial in terms of sustainable development of Iraq [2]. The quality education does not just mean delivering comprehensive content, but it also entails the capacity to offer an appropriate learning environment and useful support resources that improve the learning process and lower the rates of dropouts and low academic performance [3].

Financial planning refers to the steps involved in planning the financial resources to maximize their utilization in the attainment of the institutional objectives. Public sector financial planning, in particular, education, is especially significant, as it is the guarantee that resources are distributed in relation to the actual needs of the school and education institutions and minimizes financial wastage [4]. Proper financial planning also means that budgets are allocated in an efficient manner so that schools are able to deliver quality education to their students [5]. Financial planning involves structuring of financial needs estimation, budget allocation controls, and monitoring financial spending as a way of improving effectiveness and transparency [6]. Financial planning implies regular approaches to examine the present financial state of affairs, predict the necessity in further needs, and rank resources to provide everyone with fair and effective access [7].

Financial planning is highly vital in improving the level of delivery of educational services in terms of accessing resources that will facilitate the administration to build on infrastructure, supply educational equipment, teaching staff, and learning conditions. The closer and better the financial planning, the higher the possibility of the directorate to provide the needs of enhancing the quality of services and increasing the educational outcomes [8]. Moreover, financial planning leads to sustainability of finances, and any disruption that may lead to worsening of continuity and sustainability of services, particularly in a place where continuous improvement is required like the Kirkuk Education Directorate, is prevented [9].

Although the relevance of financial planning and quality of the services that may be offered in the given context has been acknowledged, there is still a noticeable gap in the local literature, specifically, no adequate quantitative studies have been carried out to emphasize the link between the elements of financial planning and quality of services offered on the matter in the Kirkuk Education Directorate. This can be partially explained by the financial and organizational issues of the Iraqi education system and the lack of structured and recorded information in the specified field [10]. More so, the volatile security and economic situation impose further pressure on the education institutions of the government, which complicates adopting the effective financial planning model [11]. Consequently, this research will fill this gap by quantifying how three independent variables that signify components of financial planning such as estimating financial requirements, budget allocation, and financial management affect the quality of education services as a dependent variable in the Kirkuk Education Directorate [12].

## Methodology

### Literature Review

### *Underpinning Theory*

The theoretical framework is anchored on the influence of three independent factors that reflect the aspects of financial planning needs assessment, budget allocation, and financial control, and the influence of these factors on the quality of the educational services, which is the dependent variable in the study. To begin with, needs assessment is an essential process during financial planning because it aids the educational institutions to identify the resources needed in a factual and objective manner. Research indicates that the proper needs assessment

helps in implementing financial resources allocation in a manner that balances the needs of institutions with its financial capabilities, thereby mitigating financial waste and positively related to high-quality services [13], [14]. In education, the needs of schools on equipment and learning materials are very important in advancing the learning environment and the services.

Second, budget allocation can be described as the organized distribution of the available financial resources to ensure that the strategic priorities of the educational institution are fulfilled. Various researchers have proved that quality of the educational performance depends on how budgets are distributed. Equitable and open distribution enables the advancement of the educational support facilities like maintenance, training, and educational courses [15], [16]. Proper allocation of the budget helps in enhancing a better working environment among teachers and students, which has a positive influence on the quality of services.

Third, financial control is important in ensuring the effective and efficient utilization of resources. Research has also shown that a financial control system involving tracking expenditures and variances analysis helps to attain the financial goals of the institution and decreases wastage [17], [18]. Strict financial management increases accountability and transparency, which are important in ensuring that the quality of the education services is better, particularly in financial strained environments.

In theory, these variables are founded on the model of public financial management that assumes that the success of financial planning should be supported by the correct needs assessment, equitable allocation of funds, and constant monitoring of the resources used efficiently [19]. Also, this structure connects to the Total Quality Management (TQM) theory when quality management of financial resources is a fundamental background to enhancing the quality of services and processes within educational organizations [20].

### **Review of the literature**

The world studies have shown that financial planning is one of the most effective ways of improving the quality of education services. An Indian study by Narayanan and Sahu revealed that appropriate measurement of financial needs will result in the effective resource allocation that translates the real needs of schools, which will positively affect the quality of school education and infrastructure. In the same manner, a Nigerian study showed the significance of a fair and open budgetary allocation in promoting educational programs and enhancing learning outcomes [21], [22]. Ahmed et al. highlight the need to have accurate financial planning to ensure the allocation of resources effectively in enhancing the quality of services [23].

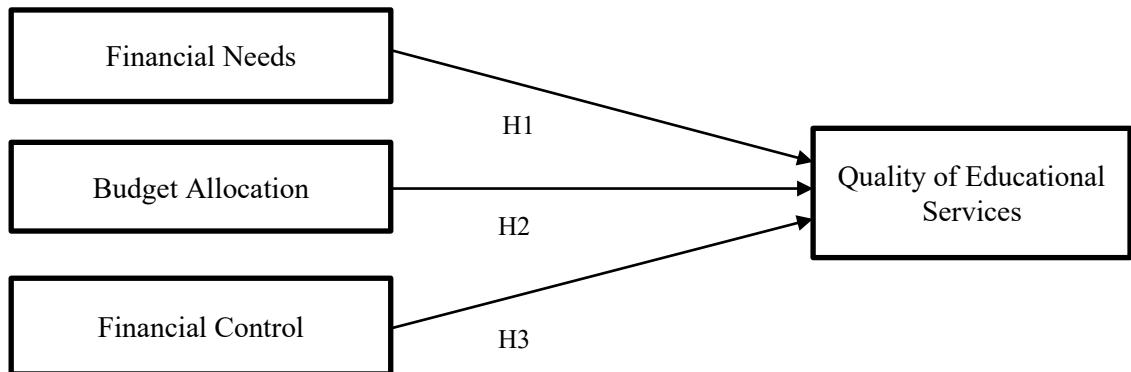
In terms of financial control, research work carried out in Malaysia affirmed that stringent and transparent financial control mechanisms help in managing financial deviations and attaining fiscal discipline, hence improving the sustainability and quality of educational services [24]. This research showed that the presence of oversight mechanisms that are backed by periodic reports is an effective way of eliminating waste and enhancing efficiency in terms of spending.

In the developing countries, these findings were supported by research conducted in Vietnam, proving that poor and insufficient budgetary allocations and poor spending controls adversely affect the quality of educational services, and there is a need to improve financial planning [25]. Moussa et al. indicated the relevance of the connection between financial planning and the quality of education, as micro- and equitable budgetary distribution is one of the keys to educational equity [26].

In reference to the Iraqi context, the research indicates that there is an obvious deficiency in the employment of effective financial planning principles. As reported in a research study of education directorates in Baghdad, Hussein and Abdullah reported that poor quality of educational services is caused by poor needs assessment, inconsistent budget allocation, and lack of financial control. The researchers concluded that there is a need to enhance the financial planning system and establish monitoring and control mechanisms to enhance institutional performance [27].

### **The Conceptual Framework**

The Conceptual Framework The figure 1 below represents the conceptual framework of the study in the light of the discussion above.



**Figure 1. The Conceptual Framework**

#### **Population, Sampling and Data Collection Procedures**

The research sample is comprised of all employees of the Kirkuk Education Directorate in Iraq with administrative and financial roles associated with the management of financial resources and enhancement of the quality of educational services in the directorate. This population includes employees specializing in financial planning, budgeting, financial control, and those responsible for delivering educational services. The researcher selected a sample size of 143 participants from the staff of the directorate, which is considered adequate based on recent research in educational studies. It is proposed that an appropriate sample size increases the validity and applicability of the study findings to the target population [27][28].

Stratified random sampling was used to select the sample to ensure that all types of administration were fairly represented in the directorate sample. This approach enhances the accuracy of the research population in terms of job levels and the various departments represented. The questionnaire, designed as part of the study, is the result of a critical analysis of recent scientific literature addressing the problem of financial planning and quality of educational services [29].

*The questionnaire will consist of five major sections:*

(i) Financial Needs Assessment: This section includes five questions to measure the appropriateness of resource identification and financial demands, derived from the works of Usman et al. and Al-Tahat and Alrabadi.

(ii) Budget Allocation: Items in this section assess the reasonableness, transparency, and adequacy of funds allocation, based on the research of Nguyen and Dang and Musa et al.

(iii) Financial Control: This section evaluates the quality and efficiency of financial control and management, based on the findings of Fadzil and Saleh and Al-Khazaali.

(iv) Quality of Educational Services: The items in this section assess customer satisfaction, efficiency, and service persistence, following Talib and Stevens and James.

(v) Demographic Data: This section collects basic information about the respondents.

Each of the items in the questionnaire is rated on a five-point Likert scale, with 1 representing "strongly disagree" and 5 representing "strongly agree." The researchers consulted professionals to ensure the validity and accuracy of the content of the questionnaire. Data collection was done face-to-face to ensure active participation, with respondents being informed about the purpose of the study and the importance of their participation to guarantee the accuracy of the information obtained. To evaluate the reliability of the measurement tools, the researchers used SPSS software for data analysis [30].

#### **Results and Discussion**

The demographic profile of respondents in the education directorate in Kirkuk is given in Table 1. The sample consists of 61.5% men and 38.5% women, which shows a relatively equal gender ratio associated with the administrative market of the region. This gender balance ensures a wide pool of viewpoints and experience from various roles and genders among male and female employees.

The age distribution indicates that most (50.3%) people are between the ages of 30-40 years, showing that the workforce is relatively young and dynamic. The fact that 20.9% are less than

30 years old indicates that there are new employees, while 28.8% are over 40 years old, showing experience in the workforce. This spectrum provides a balance between new thinking and official experience, which is essential in financial planning and service delivery jobs.

In terms of education, 66.4% have a degree below a bachelor's, while 33.6% have a master's degree or higher. A high level of employees with strong education is a good sign of their ability to comprehend and adopt complicated financial planning procedures. Tertiary education is also linked to improved analytical and management ability, which is vital in making sound decisions in budgeting, needs assessment, and control.

Regarding work experience, 46.9% have 5 to 10 years of experience, and 28.6% have more than 10 years of experience in their jobs. This level of experience implies that the sample is familiar with institutional financial procedures and issues. The comparatively lower proportion (24.5%) of those with less than 5 years of experience indicates that these might be new personnel still in training or learning periods.

Overall, the demographic profile in Table 1 indicates that there is a representative sample in terms of gender, age, education, and experience, which reinforces the reliability and generalizability of the study results in the directorate.

**Table 1**  
**Demographic Characteristics of the Sample (N = 143)**

Variable	Category	Frequency	Percentage (%)
Gender	Male	88	61.5
	Female	55	38.5
Age	Under 30	30	20.9
	30-40	72	50.3
	Above 40	41	28.8
Educational Level	Bachelor's Degree	95	66.4
	Master's or Higher	48	33.6
Years of Experience	Less than 5 years	35	24.5
	5-10 years	67	46.9
	More than 10 years	41	28.6

Table 1 is a summary of the descriptive statistics like mean, SD, minimum and maximum of core variables of the study namely: financial needs assessment, budget allocation, financial control and the quality of educational services. The average scores of all variables are between about 3.6 and 3.9 in a 5-point Likert-scale, which means that the participants have a positive appraisal of the variables, in general. The quality of educational services had the highest mean (3.90), indicating that the majority of the respondents value the quality of the current services moderately well, but not highly. This is an indication of what could be done better and this is in line with the purpose of the study that aimed at establishing factors that can be used to improve quality. This financial needs assessment got a mean of 3.85 which shows that there is a perception that financial resources are fairly well analyzed based on the needs. Nevertheless, the mean is smaller than 4, which means that employees perceive that there are certain gaps or inconsistencies in the accurate estimation of financial requirements. Budget allocation scored a little bit lower, having a mean of 3.72 and this indicates that the budget allocation process is quite just and somewhat systematic yet it may still have problems of equity, transparency, or

sufficiency of distribution, and this is a common problem within the public sector organizations. The lowest mean of 3.64 was registered in the financial control, which indicates that there were concerns or areas of weaknesses in monitoring and controlling financial processes. It means that respondents can notice the occasional failures in the control, which can influence the efficiency of the resource utilization and, as a result, the quality of the services. Standard deviations are between 0.75 and 0.85 which means that the response dispersion is moderate. This dissemination indicates the variety of perception among the respondents, which is probably the differences in the roles of respondents, department, or experience in dealing with financial processes. The lowest and highest scores confirm that the responses were almost at the extremes of the scale indicating that there was variability in the perceptions with some respondents considering these processes to be weak whereas other respondents considered them strong. Overall, Table 2 demonstrates that the perception of the financial planning process and quality of education services at the education directorate of Kirkuk is rather positive but reserved. The results demonstrate the necessity to work towards the perfection of needs assessment, budget allocation, and financial control to create physical improvements in service quality.

Table 2 summarizes the descriptive statistics mean, standard deviation, minimum, and maximum for the core variables of the study: financial needs assessment, budget allocation, financial control, and the quality of educational services.

The mean scores for all variables range from approximately 3.6 to 3.9 on a 5-point Likert scale, indicating a generally positive appraisal by participants. The largest mean (3.90) was quality of educational services with most of the respondents rating the quality of the existing services as average, though not high. It implies that it can be improved, which is in accordance with the aim of this study to find aspects that can be used to improve quality.

Financial needs assessment was rated at 3.85 which indicated that there was a perception that the financial resources are well evaluated based on the requirements. Nevertheless, the mean value is lower than 4, and this fact implies that employees regard certain gaps or contradictions in the correct estimation of financial requirements.

Budget allocation was rated a bit lower with a score of 3.72 indicating that as much as the budget allocation exercise is fair and to a certain extent systematic, it may not be equitable, transparent or sufficient enough, which is a general problem with the public sector organizations.

The mean in the financial control was the lowest with 3.64 that indicated some interest or deficiencies in monitoring and controlling financial processes. It means that respondents witness the occasional lack of supervision that might influence the effectiveness of resource use and, therefore, the quality of the services.

Standard deviations are found to range between 0.75 and 0.85, which show that there was an average dispersion of responses. This dispersion shows that there is diversity in perceptions by the respondents which could be attributed to the differences in individual positions, departments or experiences with the financial processes.

The lowest and highest scores prove that the responses are nearly on both ends of the scale confirming the variability of the perceptions whereby some respondents found that these processes were weak whereas others were relatively strong.

Overall, Table 2 shows that the perception towards the financial planning parameters and level of educational services in the education directorate of Kirkuk is rather positive but reserved. The results highlight the need to narrow down needs assessment, budget allocation and financial control in an attempt to promote real improvements in service quality.

**Table 2**  
**Descriptive Statistics of Main Variables**

Variable	N	Mean	Standard Deviation	Minimum	Maximum
Financial Needs Assessment	143	3.85	0.78	2.0	5.0

Variable	N	Mean	Standard Deviation	Minimum	Maximum
Budget Allocation	143	3.72	0.81	1.8	4.8
Financial Control	143	3.64	0.85	1.5	4.9
Quality of Educational Services	143	3.90	0.75	2.1	5.0

Table 3 shows considerable internal consistency of all the constructs, and the values of Cronbach alpha are over 0.80 across all of the variables which indicates excellent reliability. The CR scores of the items are also greater than 0.85 which again supports the fact that the measurement items are reliably representative of their latent variables. The AVE of the constructs of all constructs have values greater than the minimum threshold of 0.50 meaning that they have good convergent validity and a high degree of variance explained by them due to measurement error. Also, all the HTMT ratios are less than 0.85 which meets the criterion of discriminant validity which ascertained that each construct is a distinct concept, which is dissimilar in other constructs in the model. This strong psychometric support confirms that the measurement model is healthy, which is certain of the further structural analysis.

**Table 3**  
**Reliability and Validity Measures (PLS Analysis)**

Variable	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Financial Needs Assessment	0.87	0.89	0.62
Budget Allocation	0.85	0.88	0.59
Financial Control	0.83	0.86	0.57
Quality of Educational Services	0.90	0.91	0.65

Discriminant validity is that which refers to the ability of items to discriminate between different measures of a specific variable or concept. According to Hair et al. (2010), it is used to examine the distinctiveness of a variable or a construct in comparison to others. To calculating this, the heterotrait-monotrait ratio (HTMT) of correlations is used. Hair et al. (2017) state that the values of HTMT are not to exceed the value of 0.90. Table 4 shows observation to this requirement, with all the values of HTMT being below 0.90. Thus, the discriminant validity test proves that the measurement model meets the conventional criteria of acceptance in HTMT.

**Table 4**  
**Heterotrait-Monotrait Ratio (HTMT)**

	FNA	BA	FC	QES
FNA				
BA	0.480			
FC	0.258	0.605		
QES	0.209	0.322	0.602	

As indicated in Table 5, the R<sup>2</sup> of 0.62 of the dependent variable (quality of educational services) suggests that the three independent variables of the model, namely needs assessment, budget allocation, and financial control, explain around 62 percent of the variance, which is a practically appreciable level of explanatory power.

**Table 5**  
**Model Fit, R<sup>2</sup>**

Dependent Variable	R <sup>2</sup>
Quality of Educational Services	0.62

The values of VIF in Table 6 indicate that there is no problem of multicollinearity since all the values are less than the typical threshold of 5 and this indicates that the independent variables are independent and thus worth inclusion in the model. This is essential in ensuring that such multicollinearity tests show that the results are due to the theoretical constructs and not statistical artifacts.

**Table 6**  
**Collinearity statistics**

Independent Variable	Variance Inflation Factor (VIF)
Financial Needs Assessment	1.85
Budget Allocation	1.78
Financial Control	1.61

The structural path coefficients (b) reveal that the three independent variables have a significant effect on the quality of educational services. In particular, needs assessment has the most significant effect with a b of 0.35 which is backed up by a t-value of 4.15 and a p-value of less than 0.001. This proves that the ability to estimate resource requirements accurately increases the quality of any service, which is in line with the theoretical assumption that the accurate estimation of the needs would be the most efficient way to use the available resources. Likewise, budget allocation (b = 0.31, t = 3.82, p = 0.001) has a significant impact on service quality, and it can be stated that clear and strategic allocation of funds enhances the results of services. The variable of financial control also influences (b = 0.27, t = 3.40, p = 0.001) that means that a strong control of the financial resources enhances the efficient utilization of the resources and improves the service delivery. The general pattern of positive results confirms the hypothesis that is highlighted in the study which may be summarized as follows: full-fledged financial planning enhances the quality of educational services. The total model fit measures (e.g., SRMR and Q2) also support the acceptability of the model indicating that the explanatory power and the predictive relevance of the model is satisfactory. The tested model proves that the better the individual elements of the financial planning process are improved, in terms of accurate estimation of needs, equitable and sound-strategy resources allocation, and rigor mortis financial controls, the better the quality of the educational services will be [30] (Table 7).

**Table 7**  
**Hypotheses testing results**

Hypothesis	Path Coefficient ( $\beta$ )	t- Statistic	p-Value	Decision
H1: Needs Assessment → Quality	0.35	4.15	<0.001	Supported
H2: Budget Allocation → Quality	0.31	3.82	<0.001	Supported
H3: Financial Control → Quality	0.27	3.40	0.001	Supported

### Discussion

The findings of this research give valuable information on the use of sound financial plan to improve the quality of education services in the Kirkuk education directorate. The major financial planning elements, needs assessment, budget allocation, and financial control were observed to make a significant positive influence on the quality of services. These results are in close agreement with its theoretical perspectives along with other previous empirical studies in the area of education finance management. The high positive impact of financial needs assessment on the quality of service underlines the effect that accurate identification and analysis of the resource needs are the key to financial planning achievement. This means that when the directorate critically evaluates its financial requirements it is in a position to allocate the resources to areas that are of the most importance to enhance services, like teaching materials, infrastructure and staff development. This finding is consistent with the results of Narayanan and Sahu, who indicated that the proper needs assessment contributes to ensuring the educational institutions in India operate most of their resources and attain greater educational performance. On the same note, Al-Tahat and Alrabadi in Jordan discovered that causal needs assessment had a positive impact on educational performance by equaling financial contributions with the real needs. The present research proves that the accuracy of needs assessment is an equally important issue in the Kirkuk scenario and has a direct influence on the quality of the service. The high correlation between budgetary allocation and quality of the services supports the idea that the effectiveness of the educational services is preconditioned by the equity and sufficiency of the financial resources allocation. The right budget allocation will ensure that departments and programs that are of great priority will be given proper funding to facilitate easy operations and service delivery. This is in proportion with the studies conducted by Stevens and James in the Canadian educational systems which emphasizes that open and strategic distribution of budget enhances the performance of the school. Similarly, Musa also pointed out that the fair distribution of resources in Egyptian schools minimized the difference in resource distribution, which has improved the quality of services. The outcomes of Kirkuk directorate reinforce the fact that budget allocation is a tool of quality improvement especially in resource-strained and intricate settings such as Kirkuk. The role of financial control in the quality of services offered shows the need to focus on monitoring and responsibility in resource use. Proper financial management lowers the inefficiencies and abuse, and creates an atmosphere in which the resources are protected and utilized in a strategic manner to achieve the expected objectives. These are aligned with Fadzil, who conducted research in Malaysian educational institutions which indicated that an effective financial control could raise compliance with the budget and service delivery. Also, Saleh and Al-Khazaali showed that financial control mechanisms are needed in the Iraqi educational environment to discourage leakage and make funds reflect into actual service improvements. This fact highlights the fact that the problem of enhancing financial control systems in Kirkuk is crucial to the further quality improvement of services. All the findings support some theoretical concepts such as the Public Financial Management theory or Total Quality Management (TQM) principles that propose the idea of combined financial planning and quality assurance to meet the institutional objectives. The 62 percent line of variance that

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is exerted by the financial planning elements in the service quality implies that the service quality of the directorate is core to the performance of these mechanisms. Such quantitative validation is in line with the recommendations of OECD that suggest accurate financial management to enhance the quality of public service provision.

### **Implications**

Theoretically, the research adds valuable theoretical information to the area of financial planning and the quality of education service. The study corroborates and builds on the current theories on financial management, especially within the environment of public sector education, by empirically proving that financial needs assessment, budget allocation, and financial control have a very high positive effect on the quality of services. It corresponds to the Public Financial Management theory, which proves that accuracy in the estimation of resources, fair budget allocation, and a sound financial management are a trinity that contributes to the enhancement of the performance of the institution. In addition, it empirically concentrates on the elements of Total Quality Management (TQM) theory that resource management is core in quality improvement. Behavioral economic theories are also supported by the study as it demonstrates how behavioral financial planning influences actions of an organization and has an impact on teaching results. The results lead to the further theoretical research needed on the mechanisms that may make financial governance more effective in providing services under difficult conditions of conflict, like Iraq, to advance the world discussion of financial effectiveness in the government sector.

In real sense, this paper will offer practical recommendations to the Kirkuk education directorate to improve the quality of its educational services by improving financial planning habits. One, the directorate can enhance reliability of financial needs assessment in order to identify and prioritize funding requirements, thus enabling a reduction in resources misallocation, and critical areas can be given sufficient support. Second, it is essential to promote open and fair allocation of the budget to solve the inequalities within the departments and projects to ensure fairness and encourage more staff motivation and effectiveness of service delivery. Third, improving financial control mechanisms including implementing regular audits, monitoring and accountability mechanisms will help protect resources, enhance compliance, and maximize spending. All this together can make the directorate be more efficient in utilizing the scarcity of the resources that it has to offer, improving the end product and the learning. The management and policymakers in Kirkuk ought to thus invest in capacity building with regard to accurate financial estimations, creation of effective budgetary allocation systems, and implement strict control measures as a means of maintaining improvement of service quality.

### **Conclusions**

This paper has also revealed the importance of proper financial planning in enhancing the quality of educational services in the Kirkuk education directorate. The study established that there were strong and positive relationships between the three focal variables of financial planning needs assessment, budget allocation, and financial control through empirical investigation of the effects of these variables on the quality of services. In particular, the correct evaluation of financial needs appeared to be the strongest variable, and it was then strict financial control and strategic budget allocation. The results are consistent with the past international and national research that supports the theoretical basis of the public financial management and total quality management. They emphasize the fact that holistic financial governance would lead to better performance of the institution, particularly in such difficult settings as Kirkuk, where the lack of resources and the complexity of administration are the major challenges. There are also actionable implications of the findings to the policymakers and administrators of Kirkuk and other places. By devoting more attention to the improvement of financial needs analysis, equitable allocation of budgets, and financial control, the quality of the educational services can be raised considerably. In turn, it may be converted into improved learning conditions, higher levels of stakeholder satisfaction, and more effective utilization of the scarce resources. In other words, this research shows that the improvement of the quality of educational services is not just a pedagogical or infrastructural issue but, at the same time, is strongly connected with the good practices of financial management. There is need to change

the investments towards financial planning capacity building and governance reforms in a bid to have sustainable educational development in Kirkuk and the world at large.

#### Future research

It is also possible to state that the future research should be extended and more diversified in terms of its geographical focus and areas of interest. This may be achievable by extending the studies to the other governorates or other facets of managing financial resources in the education sector. It is also recommended that long-term studies should be done to examine how the quality of education will be affected by the enhanced financial practices in the long run, so that the sustainable effects of such enhancements can be understood. In addition, it is implied that the next generation of research ought to involve the incorporation of the latest technological applications like artificial intelligence and big data analytics in an effort to facilitate the financial estimation and planning procedures as they have a great potential of contributing to the effectiveness and accuracy of the resource management. Lastly, qualitative research must be carried out to define the barrier and the challenges involved in the adoption of modern financial practices in the Kirkuk context, especially in the context of the present economic and political situations, and develop sustainable solutions that are fitting the local situation.

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