

Data-Informed School Financial Management To Support National Education Standards: A Multi-Site Study In South Kalimantan

Florentina Pratiwi Ningtyas

Master of Educational Administration, Postgraduate Program, Lambung Mangkurat University,
Indonesia

Wahyu

Master of Educational Administration, Postgraduate Program, Lambung Mangkurat University,
Indonesia

Suhaimi

Master of Educational Administration, Postgraduate Program, Lambung Mangkurat University,
Indonesia

Corresponding Author: florentinaningtyas@gmail.com

Abstract

School financial management shapes how public schools translate limited resources into programs that support educational standards and school improvement. This study analyzes the planning, implementation, supervision, and evaluation of financial management at SMA Negeri 1 Martapura and SMA Negeri Banua, South Kalimantan, Indonesia. A descriptive qualitative multi-site design was used. Evidence was drawn from interviews with principals and teachers, non-participant observation, and document review, including RKAS documents, financial records, accountability materials, procurement records, monitoring documents, and school-quality evidence. Data were analyzed through within-site data condensation, display, and verification followed by cross-site comparison; credibility was strengthened through source, technique, and time triangulation and member checking. The findings show that both schools use the RKAS as the main financial control instrument, while the Education Report Card and school needs inform priority setting. Implementation is accountable but institutionally differentiated: SMA Negeri 1 Martapura relies on activity proposals and SIPLah-supported procurement, whereas SMA Negeri Banua emphasizes monthly cash needs and differentiated funding sources. Supervision combines monthly managerial review, documentary control, stakeholder disclosure, and external oversight.

2108



Evaluation extends beyond expenditure realization toward program and quality relevance, although explicit reuse of Education Report Card evidence in evaluation and RKAS revision is clearest at SMA Negeri Banua. The study contributes two cross-site insights: accountable adaptation, in which different procedures preserve common governance safeguards, and a data-informed feedback loop linking quality evidence with subsequent financial priorities.

Keywords: School Financial Management; Data-Informed Planning; RKAS; Education Report Card; Accountability; National Education Standards.

INTRODUCTION

Education finance is not only a question of how much money is available, but also how resources are prioritized, converted into school programs, monitored, and connected with educational outcomes. Education Finance Watch 2024 emphasizes that education systems need to improve the adequacy, efficiency, and equity of expenditure and strengthen the link between spending and learning outcomes (World Bank & UNESCO, 2024). Empirical evidence likewise suggests that additional funding can improve academic outcomes when resources are directed to underperforming schools and used for targeted academic programs (2023). At the organizational level, a systematic review by Gonio et al. (2024) identifies budget planning, reporting, resource mobilization, and partnership as recurring dimensions of educational financial-resource management. These perspectives position school finance as a management cycle in which allocation decisions matter as much as the amount of funding.

The governance quality of school finance is therefore as important as the amount of funding. Accountability and transparency make financial decisions traceable and help stakeholders assess whether school resources are being used for their intended purposes. Studies in Indonesian schools have linked accountable and transparent financial management with service quality and stronger governance perceptions (Habibatulloh et al., 2022). Qualitative evidence also shows that transparent reporting, participatory budgeting, and accountability can strengthen stakeholder trust and resource allocation (Sabaniah et al., 2025). At the same time, the effectiveness of financial actors depends on clear responsibilities, internal controls, and professional capacity (Sinkala et al., 2026). These findings suggest that school financial management should be understood as a governance process rather than a narrow bookkeeping function.



In Indonesia, this governance process is shaped by annual planning and budgeting through the School Work Plan and Budget (Rencana Kerja dan Anggaran Sekolah/RKAS), funding rules, and school-level priorities. Recent research shows that effective educational budgeting requires classification of needs, priority setting, and alignment between available funds and educational objectives (Arsal et al., 2024). Sumiyana and Effendi (2024) identify limited adaptiveness as a persistent feature of Indonesia's education budgeting system, highlighting tensions between formal budgeting structures and changing implementation needs. School-level studies likewise report the importance of coordinated planning, expenditure, and accountability (Fakhirah et al., 2025), while BOS management research indicates that financing can support educational quality when planning is tied to school needs and program priorities (Julinar, 2023). Together, these studies underline the need to balance formal planning discipline with evidence-based prioritization and controlled adjustment.

A major development in Indonesian school planning is the increasing use of the Education Report Card (Rapor Pendidikan) as an evidence base for improvement. The national report positions education data as an input for identifying performance gaps and improvement agendas (Pratiwi et al., 2025). At school level, Widiyawati et al. (2025) show how Education Report Card data can be used in data-based planning and RKAS preparation, while Andini et al. (2025) identify both opportunities and implementation challenges in using the platform for planning. Permono et al. (2025) similarly connect school financing strategies with improvement priorities reflected in the Education Report Card. International research strengthens this rationale: school leaders' data-informed decision making is shaped by organizational context (Lee et al., 2025), technology-based data systems require usable information, leadership, and data-use capacity (Alonzo et al., 2024), and sustained school data use depends on leadership practices that embed data routines in organizational work (van den Boom-Muilenburg et al., 2023).

Planning alone, however, does not ensure effective financial management. Schools must also adapt implementation to funding constraints, procurement procedures, and unexpected needs while preserving accountability. Solahudin et al. (2026) show how BOS-dependent schools develop adaptive budgeting responses under structural constraints, and Zuroida et al. (2025) demonstrate the value of participatory and adaptive financial management in maintaining program continuity. Multi-case evidence from public secondary schools also shows that financial-management challenges are addressed through context-specific strategies rather than a single uniform procedure (Bantilan et al., 2023). In the procurement domain, digitalization is



increasingly relevant: SIPLah can strengthen transaction traceability and procurement administration (Soro et al., 2025), while Sahidin et al. (2026) conceptualize digital procurement as a governance transformation that redistributes organizational roles and strengthens accountability through digital traceability. Related evidence indicates that digital financial systems can improve transparency, recording, and accountability, although organizational readiness and staff capacity remain important (Z. A. Hidayah et al., 2025; Sipenji et al., 2024).

Supervision and evaluation are equally central because procedural compliance does not automatically mean effective use of resources. Internal financial processes depend on transparency, accountability, monitoring, and clear control procedures (Garcer et al., 2024). Auditing can improve stakeholder trust but requires sufficient financial understanding among school actors (Sebidi et al., 2023), and school financial monitoring can reduce opportunities for misuse when oversight mechanisms are functioning effectively (Wan et al., 2025). Governance studies further show that the distribution of financial roles between principals and governing bodies affects decision making and accountability (Aina & du Plessis, 2023; Schlebusch & Mokhampanyane, 2024). Most importantly, recent evidence distinguishes compliance from performance: schools may prepare budgets, reports, and audit documents while still experiencing weak expenditure control or inefficient resource use (Mulungushi & Chipindi, 2026). This distinction makes outcome-oriented evaluation important, as shown in school financial-management evaluation research (Annur et al., 2025).

Despite this growing literature, the financial-management cycle is often examined in separate pieces: data-based planning, budgeting, procurement, transparency, auditing, or educational outcomes. Less attention has been given to how these functions interact across the full cycle within different public-school contexts, and to how performance information enters budgeting and returns to subsequent planning through evaluation. This study therefore asks how planning, implementation, supervision, and evaluation interact across SMA Negeri 1 Martapura and SMA Negeri Banua, and how school-quality evidence is used across that cycle. Its contribution is twofold. First, it provides a cross-site account of how schools can pursue similar accountability objectives through different administrative mechanisms. Second, it identifies the conditions under which data-informed priority setting and outcome-oriented evaluation form a feedback mechanism between educational-quality evidence and financial decision making, while also showing where that feedback loop remains uneven across sites.



RESEARCH METHOD

This study employed a descriptive qualitative approach with a multi-site design. The two research sites were SMA Negeri 1 Martapura and SMA Negeri Banua, South Kalimantan. Both are public senior high schools with strong institutional profiles, but they differ in operational arrangements, program characteristics, and funding practices. The multi-site design was used to preserve the institutional context of each school while enabling comparison of recurring patterns and meaningful differences across sites.

Interviews, observation, and documentation were the main data-collection techniques. The interview-source categories documented in the study were school principals and teachers. Evidence concerning treasurers, administrative personnel, committees, procurement teams, and other actors involved in financial management was additionally captured through interview narratives, non-participant observation, and institutional documents. The underlying study record does not provide a consolidated participant count, so no total number of interviewees is inferred in this article. Documentary evidence included RKAS and revised RKAS documents, general cash books, bank and tax supporting books, budget-realization reports, BOS accountability materials, transaction evidence, procurement records, meeting minutes, monitoring and evaluation records, audit-related documents, and records related to educational standards and school quality.

Data collection was organized around four research focuses. Planning examined RKAS preparation, stakeholder involvement, priority setting, alignment with school vision and mission, budget constraints, and responses to funding gaps. Implementation examined fund disbursement, expenditure responsibility, procurement, conformity between spending and the RKAS, and budget revision. Supervision examined monthly monitoring, committee involvement, prevention of irregularities, internal and external oversight, reporting, transparency, and accountability. Evaluation examined the perceived relationship between financial management, program achievement, teacher development, student outcomes, and facilities. Observation was non-participant, while document analysis was used to corroborate interview evidence.

Analysis proceeded in two stages. Within each site, data were condensed, displayed, and interpreted through conclusion drawing and verification. Findings were then compared across sites to identify similarities, differences, and cross-site patterns. This approach follows the study's qualitative procedures and is consistent with systematic interpretation and verification described by Sugiyono (2019) and Moleong (2020). Trustworthiness procedures included source



triangulation, technique triangulation, time triangulation, member checking, contextual description, documentation of the research process, and efforts to link interpretations to empirical evidence. Interview accounts were compared with observations and documents where relevant rather than treated as stand-alone proof.

Participant identities are not disclosed. Interview evidence is reported using coded identifiers indicating site, research focus, data-collection method, participant role, and interview date. Short excerpts were translated from Indonesian into English while preserving their substantive meaning.

RESULTS AND DISCUSSION

Both schools follow the same broad financial-management cycle—planning, implementation, supervision, and evaluation—but use different procedures at each stage. The comparison indicates that accountable governance depends more on traceability, clear responsibility, and adherence to the RKAS than on procedural uniformity. Table 1 summarizes the main cross-site patterns.

Table 1. Cross-site comparison of school financial management

Stage	SMA Negeri 1 Martapura	SMA Negeri Banua	Cross-site interpretation
Planning	Uses the Education Report Card, eight National Education Standards, and unit proposals; a broad stakeholder team ranks priorities when funds are insufficient.	Uses the Education Report Card, quality indicators, teacher needs, funding capacity, committee input, and class-parent representation.	Both use participatory, data-informed planning; emphasis differs by context, needs, and funding constraints.



Stage	SMA Negeri 1 Martapura	SMA Negeri Banua	Cross-site interpretation
Implementation	Activities generally use proposals verified against the RKAS; procurement uses a team and SIPLah, with full accountability documentation.	Approved RKAS activities proceed through treasurer coordination; cash follows monthly needs and funding sources are differentiated by purpose.	The RKAS is the common control document; both emphasize traceability, responsibility, documentation, and controlled revision.
Supervision	Monthly principal review, stakeholder disclosure, Inspectorate oversight, and previous BPK examination.	Monthly principal review, committee approval for major changes, internal checks, and Inspectorate assistance.	Supervision combines managerial review, documentary checks, disclosure, and external accountability.
Evaluation	Reviews program effectiveness and reported outcomes such as teacher development, student opportunities, and facilities.	Reviews BOS-supported programs; Education Report Card analysis and RKAS revision are explicit.	Evaluation goes beyond absorption; direct reuse of Education Report Card data is most visible at Site 2.

Source: Cross-site findings synthesized from the research data (2026).

Financial Planning: Data-Informed and Participatory Priority Setting

At SMA Negeri 1 Martapura, RKAS preparation draws on the Education Report Card, the eight National Education Standards, and proposals from subject areas and school units. A broad planning team compiles and costs needs, ranks priorities when resources are insufficient, aligns programs with the school vision and mission, and consults the education authority when items are not accommodated by BOS rules or ARKAS.



"We first look at the Education Report Card, especially the eight education standards, then collect the needs proposed by each subject area. All needs are compiled and costed. If the proposed budget exceeds school income, we apply a priority scale and give precedence to the most important needs, such as routine expenditure and teacher-competence development." (S1/F1/W/KS/20-07-2026; translated)

SMA Negeri Banua also uses participatory, data-informed planning, but gives greater operational weight to quality indicators, teachers' actual needs, funding capacity, and account-code constraints. Teachers and administrative personnel submit needs, while the committee and class-parent association support the planning process. Emerging needs are addressed through priority setting, consultation, committee support, and RKAS adjustment.

"After the Education Report Card is released, we read and discuss it together. We identify which indicators have declined and make them priorities. We also look at teachers' actual needs in the field, so the decision is based on both data and real needs." (S2/F1/W/KS/27-07-2026; translated)

These findings support Indonesian evidence that the Education Report Card can inform data-based planning and RKAS preparation (Andini et al., 2025; N Hidayah et al., 2025; Widiyawati et al., 2025). They also align with international work showing that data-informed decisions depend on leadership, data-use capacity, and school context, not merely data availability (Alonzo et al., 2024; van den Boom-Muilenburg et al., 2023).

Planning therefore combines evidence with managerial judgment. Needs must be classified and prioritized, aligned with school goals, and adjusted when resources or regulations constrain implementation (Arsal et al., 2024; Permono et al., 2025; Solahudin et al., 2026). Stakeholder participation adds information and legitimacy to these choices, especially when financial gaps require adaptive responses (Bantilan et al., 2023; Zuroida et al., 2025). The cross-site evidence also shows that data use does not eliminate judgment: the same performance information can lead to different budget choices because institutional programs, funding sources, and implementation constraints differ.

Financial Implementation: RKAS-Based Execution and Accountable Adaptation

Both schools use the RKAS as the main spending reference. At SMA Negeri 1 Martapura, activities generally begin with a proposal verified against the RKAS, approved by the principal, and followed by supporting documents and an accountability report. Procurement is handled by



a designated team, commonly through SIPLah, and implementers remain responsible for transaction evidence and tax obligations.

“Every activity must begin with an activity proposal. The proposal is checked against the RKAS by the treasurer and the team. After it is initialed and approved by the principal, the funds can be disbursed. After the activity is completed, the use of funds must be reported and accounted for.” (S1/F2/W/KS/20-07-2026; translated)

SMA Negeri Banua allows activities already approved in the RKAS and supported by a formal assignment to proceed through coordination with the treasurer without a new proposal, provided that accountability documents are complete. Cash is managed according to monthly needs, while BOS, BOSDA, APBD, and committee resources are differentiated by program purpose. Procurement is handled by a team with relevant technical expertise.

“As long as the activity is already listed in the RKAS and has an official assignment, the funds can be disbursed. A new proposal is not required. The activity team only needs to coordinate with the treasurer, and after the activity all receipts and expenditure evidence must be complete. If something is doubtful, we consult the education office before proceeding.” (S2/F2/W/KS/27-07-2026; translated)

The contrast supports the idea of accountable adaptation: procedures may differ, but flexibility remains bounded by the RKAS, funding rules, approval, and documentation. This interpretation is consistent with research on interconnected school-finance processes and the need for controlled adjustment under rigid or constrained budgets (Fakhirah et al., 2025; Sumiyana & Effendi, 2024; Solahudin et al., 2026; Zuroida et al., 2025). Digital procurement further strengthens traceability. Evidence on SIPLah and digital financial systems links digital workflows with stronger documentation, transparency, and accountability, while still requiring administrative capacity (Soro et al., 2025; Sahidin et al., 2026; Hidayah et al., 2025; Sipenji et al., 2024). BOS management is likewise more meaningful when expenditure remains connected to school needs and quality-oriented programs (Julinar, 2023).

Financial Supervision: Layered Control, Transparency, and External Accountability

Supervision is continuous at both sites. At SMA Negeri 1 Martapura, the principal reviews monthly reports, the committee receives information on fund use and program progress, and



supporting evidence is checked before reporting. External accountability includes Inspectorate oversight and previous BPK examination, with identified deficiencies followed by correction.

At SMA Negeri Banua, the principal reviews monthly reports, the committee is informed of significant budget changes, and records are maintained in physical and scanned form. The school consults the education authority when rules are unclear, has received Inspectorate assistance, and uses monthly meetings to disclose funding sources, program progress, and budget realization.

"Supervision is carried out routinely every month. The treasurer prepares the report and the principal supervises the implementation of the budget." (S2/F3/W/KS/27-07-2026; translated)

Together, the practices form a layered control structure combining managerial review, documentary verification, stakeholder disclosure, and external oversight. Similar studies emphasize monitoring, auditing, role clarity, and financial competence as conditions for effective accountability (Garcer et al., 2024; Sebidi et al., 2023; Wan et al., 2025; Aina & du Plessis, 2023; Schlebusch & Mokhampanyane, 2024; Sinkala et al., 2026). Transparency can also strengthen stakeholder trust and perceptions of service quality (Habibatulloh et al., 2022; Sabaniah et al., 2025).

Financial Evaluation: Linking Expenditure, Program Results, and School Quality

Evaluation connects financial administration with educational purposes. At SMA Negeri 1 Martapura, annual and periodic review examines budget realization, program effectiveness, and priorities for the next cycle. Informants associated financial support with teacher development, student achievement, higher-education and service-academy admission, scholarships, and improvements in facilities. Because the study is qualitative, these are reported institutional assessments rather than causal estimates.

"Financial management has a very significant impact on improving educational quality. This can be seen in the increasing number of students accepted into higher education and service academies and the growing number of students receiving scholarships." (S1/F4/W/KS/20-07-2026; translated)

At SMA Negeri Banua, evaluation examines whether BOS-supported activities such as textbooks, IHT, literacy, teacher development, and student activities serve their intended purposes. The site provides the clearest evidence of a data-feedback mechanism: Education



Report Card indicators are reviewed and used to revise the RKAS and subsequent priorities. Site 1 relies more on program-effectiveness review and reported outcomes.

Table 2. Cross-site analytical contributions and their empirical boundaries

Analytical contribution	Cross-site evidence	Boundary/qualification	Implication
Accountable adaptation	Different proposal, cash-management, procurement, and funding routines; both sites retain RKAS conformity, role clarity, documentation, and consultation.	Flexibility remains bounded by funding rules and accountability requirements; different procedures are not treated as equally effective by default.	School financial governance can be assessed through traceability and accountability safeguards rather than procedural uniformity.
Data-informed feedback loop	Both sites use the Education Report Card in planning; explicit reuse of quality indicators during evaluation and RKAS revision is clearest at SMA Negeri Banua.	The feedback loop is uneven across sites and the evidence is qualitative; it should not be interpreted as a causal effect on student outcomes.	Evaluation can be strengthened by systematically returning school-quality evidence to subsequent budget prioritization.

Source: Authors' synthesis of cross-site interview, observation, and documentary evidence (2026).

The findings distinguish expenditure compliance from educational performance. Education finance is stronger when resources are linked to efficiency, equity, accountability, and outcomes rather than judged only by budget absorption (World Bank & UNESCO, 2024; Mulungushi & Chipindi, 2026). Evaluation research similarly stresses the joint importance of transparency, accountability, and program effectiveness (Annur et al., 2025). Evidence from other contexts suggests that targeted funding can support achievement and school resources under appropriate institutional conditions, but those causal findings should not be transferred directly



to this qualitative study (Sohn et al., 2023; Kristiawan et al., 2025; Putri et al., 2025). The present contribution is managerial: it explains how school actors connect quality evidence, budgeting, implementation controls, and evaluation within one financial-governance cycle (Gonio et al., 2024).

Cross-Site Contribution: Accountable Adaptation and a Data-Informed Feedback Loop

The first cross-site contribution is accountable adaptation. The schools use different administrative routes but preserve common governance anchors: RKAS conformity, clear responsibility, documentary evidence, stakeholder communication, and consultation when rules are uncertain. Site 1 relies more visibly on activity proposals and SIPLah-supported procurement, whereas Site 2 emphasizes monthly cash control and differentiation among funding sources. Table 2 therefore treats adaptation as bounded rather than unrestricted: flexibility is legitimate only when financial decisions remain traceable and consistent with applicable rules.

The second contribution is a data-informed feedback loop. School-quality evidence and operational needs shape RKAS priorities; implementation and supervision generate accountability evidence; evaluation can then return information to subsequent priorities. The loop is not equally explicit at both sites. Both use the Education Report Card in planning, but direct reuse of Education Report Card data during evaluation and RKAS revision is clearest at SMA Negeri Banua. This qualification is important because it prevents the model from overstating cross-site uniformity. Data systems are most useful when leadership, data literacy, organizational routines, and accountability arrangements allow evidence to be interpreted and reused (Alonzo et al., 2024; Lee et al., 2025; van den Boom-Muilenburg et al., 2023).

Study Limitations

This study is limited to two public senior high schools; its findings are intended for analytical transfer rather than statistical generalization. The available study record does not provide a consolidated numerical profile of all interview participants, and the most detailed verbatim evidence is concentrated in principal interviews; interpretations therefore also rely on observation, documents, and cross-site comparison. Reported links between financial management and achievement, scholarships, higher-education admission, or facilities are qualitative institutional accounts rather than causal effects. The study also identifies an uneven data-feedback loop: explicit reuse of Education Report Card evidence in evaluation is clearer at



one site than the other. Future research should combine broader stakeholder interviews with longitudinal budget, Education Report Card, and outcome data to test how consistently financial decisions are connected with school-quality change.

CONCLUSION

School financial management at SMA Negeri 1 Martapura and SMA Negeri Banua is organized through an interrelated cycle of planning, implementation, supervision, and evaluation. Planning in both schools is participatory and data-informed, with the RKAS functioning as the main financial instrument and the Education Report Card contributing to priority setting. Implementation remains anchored to the approved RKAS but follows different administrative routes across sites. Supervision combines monthly managerial review, documentary control, stakeholder transparency, and external accountability. Evaluation extends beyond expenditure realization by considering the relevance of funded programs to teacher development, student programs, learning resources, and school-quality priorities.

The cross-site comparison indicates that strong financial governance does not require identical procedures. More important are traceability, clear responsibility, compliance with funding rules, stakeholder communication, and documented adjustment when conditions change. The study therefore advances accountable adaptation as a practical governance principle and identifies a data-informed feedback loop linking quality evidence with budgeting and subsequent evaluation. The loop is most explicit where Education Report Card evidence is deliberately reused in RKAS revision. These findings support a shift from compliance-oriented financial administration toward financial management in which the use of resources can be more clearly justified in relation to educational priorities.

ACKNOWLEDGMENTS

The authors thank the leaders and participants of SMA Negeri 1 Martapura and SMA Negeri Banua for the information and institutional access that supported this study. The authors also acknowledge the academic guidance of the Master of Educational Administration Program, Postgraduate Program, Lambung Mangkurat University.



REFERENCES

- Aina, A., & du Plessis, A. (2023). Financial management in fee-paying public schools in South Africa: How responsible is the school governing body? *South African Journal of Education*, 43(4), 1–9. <https://doi.org/10.15700/saje.v43n4a2307>
- Alonzo, D., Quimno, V., Townend, G., & Oo, C. Z. (2024). Using information and communication technology (ICT)-based data systems to support teacher data-driven decision-making: Insights from the literature (2013–2023). *Educational Assessment, Evaluation and Accountability*, 36(4), 433–451. <https://doi.org/10.1007/s11092-024-09443-8>
- Andini, N. A. P., Mas'udah, H., Rosydhina, A., & Nurkolis. (2025). Peluang dan tantangan perencanaan berbasis data dengan memanfaatkan Rapor Pendidikan. *Kelola: Journal of Islamic Education Management*, 10(1), 100–113. <https://doi.org/10.24256/kelola.v10i1.6094>
- Annur, S., Afriantoni, A., & Rini, A. W. (2025). Evaluation of the implementation of school financial management in the free school program using the Stake model at senior high school. *Journal Evaluation in Education (JEE)*, 6(2), 302–312. <https://doi.org/10.37251/jee.v6i2.1298>
- Arsal, F. R., Sidiq, M., & Sayuti, M. D. J. (2024). Strategic budgeting for education: Classification and optimal utilization of educational funding. *Managere: Indonesian Journal of Educational Management*, 6(1), 111–124. <https://doi.org/10.52627/managere.v6i1.417>
- Bantilan, J. C., Hatagi, M. C. A., Sombilon, E. J. J., & Bauyot, M. M. (2023). Financial Management Challenges and Strategies of Public Secondary School Leaders in Davao City, Philippines: A Phenomenological Multiple Case Study. *Journal of Education, Society and Behavioural Science*, 36(12), 131–158. <https://doi.org/10.9734/jesbs/2023/v36i121292>
- Fakhirah, R. S., Mubarak, H., & Luthfiah Resnasari, U. (2025). Pengelolaan pembiayaan pendidikan di Sekolah Menengah Atas (SMA) Al Muttaqin Kota Tasikmalaya. *An-Nahdliyyah: Jurnal Studi Keislaman*, 4(1), 72–100. <https://doi.org/10.70502/ajsk.v4i1.188>
- Garcer, A., Mestry, R., & Motala, S. (2024). A blueprint for implementing internal financial processes in public schools. *South African Journal of Education*, 44(Supplement 1), S1–S11. <https://doi.org/10.15700/saje.v44ns1a2585>
- Gonio, Y. G., Hanoyan, R. S., Legarda, M. B., Pamor, I. L., & Guray, C. B. (2024). A systematic review on financial resource management in education. *Asian Journal of Education and Social Studies*, 50(7), 254–271. <https://doi.org/10.9734/ajess/2024/v50i71461>



- Habibatulloh, K. N., Widodo, S., & Murni, T. (2022). Studi tentang akuntabilitas, transparansi pengelolaan keuangan sekolah dan kualitas layanan pendidikan di SMA Negeri Kabupaten Kaur yang terakreditasi A, B, dan C. *The Manager Review*, 4(1), 129–154. <https://doi.org/10.33369/tmr.v4i1.25835>
- Hidayah, N., Pertiwi, T. K., & Rini, H. P. (2025). Job design and transformational leadership in enhancing employee performance at the Population and Civil Registration Office of Surabaya City through work motivation. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 13(2), 1105–1116. <https://doi.org/10.37676/ekombis.v13i2.7739>
- Hidayah, Z. A., Fauzi, A., & Mustofa, A. (2025). Digitalization of madrasah financial system in managing financial transparency and accountability. *Fikroh: Jurnal Pemikiran Dan Pendidikan Islam*, 18(1), 34–42. <https://doi.org/10.37812/fikroh.v18i1.1730>
- Julinar, N. (2023). Pengelolaan bantuan dana operasional sekolah dalam meningkatkan mutu pendidikan di SMK Musda Perbauangan. *Jurnal Manajemen Pendidikan Dasar, Menengah Dan Tinggi (JMP-DMT)*, 4(1), 88–95. <https://doi.org/10.30596/jmp-dmt.v4i1.15839>
- Lee, C., Camburn, E. M., & Sebastian, J. (2025). School context, school leaders' data-informed decision making, and student achievement: evidence from Florida. *School Effectiveness and School Improvement*, 36(1), 45–70. <https://doi.org/10.1080/09243453.2024.2436889>
- Moleong, L. J. (2020). Metodologi penelitian kualitatif (edisi revisi). Remaja Rosdakarya. <https://rosda.co.id/pendidikan-keguruan/486-metodologi-penelitian-kualitatif-edisi-revisi.html>
- Mulungushi, M., & Chipindi, F. M. (2026). Compliance without performance: Financial management practices and systemic constraints in public secondary schools in Lusaka District, Zambia. *African Journal of Empirical Research*, 7(3), 285–294. <https://doi.org/10.51867/ajernet.7.3.25>
- Permono, G. K., Wanodya, A., Wahyuningsih, S., Rojaenah, S., & Ayu Nyoman, N. (2025). Strategi perencanaan kepala sekolah dalam pembiayaan pendidikan untuk peningkatan raport pendidikan di SDN Sambeng Kecamatan Todanan. *Cetta: Jurnal Ilmu Pendidikan*, 8(3), 436–446. <https://doi.org/10.37329/cetta.v8i3.4469>
- Pratiwi, I., Samosir, I., Ekowati, D. R., Wicaksono, M. E., Krismahardhika, B. G., Rihardika, A., Krisna, F. N., & Martak, Y. F. (2025). Rapor Pendidikan Indonesia 2025: Capaian dan agenda perbaikan. https://pskp.kemendikdasmen.go.id/file/kebijakan/1767151837_file.pdf



- Sabaniah, E., Roesminingsih, E., & Sholeh, M. (2025). Enhancing educational quality through financial transparency and accountability: A case study of Pusat Pendidikan Warga Negara Indonesia. *JMKSP (Jurnal Manajemen, Kepemimpinan, Dan Supervisi Pendidikan)*, 10(1), 36–56. <https://doi.org/10.31851/jmksp.v10i1.17470>
- Sahidin, Fatmawati, T., & Nasir. (2026). Digital procurement as governance transformation: Evidence from school financial management in Indonesian public schools. *Journal of Education and Teaching (JET)*, 7(3), 826–842. <https://doi.org/10.51454/jet.v7i3.937>
- Schlebusch, G., & Mokhampanyane, M. (2024). Financial management in South African public schools: Perspectives from principals. *Indonesian Journal of Educational Development (IJED)*, 5(1), 1–15. <https://doi.org/10.59672/ijed.v5i1.3628>
- Sebidi, S. D., Aina, A. Y., & Kgwete, E. M. (2023). Auditing public schools' financial records: A study of financial management from the eyes of relevant stakeholders. *Perspectives in Education*, 41(4), 237–251. <https://doi.org/10.38140/pie.v41i4.7105>
- Sinkala, H., Kabaso, O., Kanyamuna, V., Simui, F., & Muleya, G. (2026). School financial management and gatekeeping: Assessing the effectiveness of accountants in public schools. *African Journal of Empirical Research*, 7(1), 804–818. <https://doi.org/10.51867/ajernet.7.1.72>
- Sipenji, N. W., Tibbs, C. Y., & Sindani, M. N. (2024). Effect of digital financial management system on accountability of public secondary schools in Bungoma County, Kenya. *African Journal of Empirical Research*, 5(2), 832–842. <https://doi.org/10.51867/ajernet.5.2.73>
- Sohn, H., Park, H., & Jung, H. (2023). The effect of extra school funding on students' academic achievements under a centralized school financing system. *Education Finance and Policy*, 18(1), 1–24. https://doi.org/10.1162/edfp_a_00375
- Solahudin, S., Permana, H., & Zahro, F. A. (2026). Structural constraints and adaptive budgeting practices in private school financial management: A qualitative case study of BOS dependent educational financing in Indonesia. *Dirasah: Jurnal Studi Ilmu Dan Manajemen Pendidikan Islam*, 9(2), 676–688. <https://doi.org/10.58401/dirasah.v9i2.3205>
- Soro, S. H., Wulansari, D., & Rusmiati, E. (2025). Implementation of SIPLah as a digitalization tool for procurement and financial management in 099 Babakan Tarogong Elementary Schools Bandung. *Global Education Journal*, 3(2), 491–498. <https://doi.org/10.59525/gej.v3i2.787>
- Sugiyono, A. (2019). *Metode penelitian pendidikan: Pendekatan kuantitatif, kualitatif, dan R&D*. Alfabeta.



- Sumiyana, S., & Effendi, R. (2024). Indonesia's education budgeting system denoting low adaptiveness: functionalism analysis. *Cogent Social Sciences*, 10(1), 2393870. <https://doi.org/10.1080/23311886.2024.2393870>
- van den Boom-Muilenburg, S. N., Poortman, C. L., Schildkamp, K., de Vries, S., & van Veen, K. (2023). Sustaining data use professional learning communities in schools: The role of leadership practices. *Studies in Educational Evaluation*, 78, 101273. <https://doi.org/10.1016/j.stueduc.2023.101273>
- Wan, M., Batang, S., Abeh, Y. A., Wibawa, R., Mebang, D. N., Warman, W., Mulawarman, W. G., & Fitriadi, A. (2025). Effectiveness of school financial monitoring system in misuse of education budget. *Jurnal Riset Ilmu Pendidikan*, 5(1), 148–156. <https://doi.org/10.56495/jrip.v5i1.886>
- Widiyawati, T. E., Sa'adah, N., & Nurkolis. (2025). Perencanaan berbasis data melalui Rapor Pendidikan dalam penyusunan RKAS di sekolah dasar. *JANACITTA*, 8(1), 22–26. <https://doi.org/10.35473/janacitta.v8i1.3661>
- World Bank, & UNESCO. (2024). *Education Finance Watch 2024*. <https://doi.org/10.54676/NSCT2115>
- Zuroida, I., Lasiyono, U., & Afkar, T. (2025). Adaptive and participatory financial management in private vocational schools: A case study of SMK Muhammadiyah 1 Taman Sidoarjo. *Jurnal Manajemen Bisnis*, 12(2), 62–74. <https://doi.org/10.33096/jmb.v12i2.1250>

