

## LINKING SCHOOL FINANCIAL MANAGEMENT TO EDUCATIONAL EFFECTIVENESS

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**Abstract** : *This study aims to analyze school financial management and its role in improving educational effectiveness. The approach is descriptive qualitative, with data collected through semi-structured interviews and financial document analysis. Data analysis was conducted through data reduction, presentation, and drawing conclusions, with validity maintained through source triangulation. The results indicate that budget planning is carried out collaboratively based on program needs, budget implementation follows structured administrative procedures, and accountability is realized through systematic reporting supported by transaction evidence. Good financial management contributes to the smooth running of programs and operational support for learning. Educational effectiveness is evident in the implementation of activities and the availability of facilities, but the link between budget policies and improved learning quality remains underdeveloped. This study recommends strengthening the orientation of budget planning towards learning development and increasing transparency to encourage school community participation.*

**Keywords** : School Financial Management; Educational Effectiveness; Resource Allocation.

**Abstrak** : *Penelitian ini bertujuan menganalisis pengelolaan keuangan sekolah serta perannya dalam meningkatkan efektivitas pendidikan. Pendekatan yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara semi-terstruktur dan analisis dokumen keuangan. Analisis data dilakukan melalui reduksi, penyajian, dan penarikan kesimpulan, dengan validitas dijaga melalui triangulasi sumber. Hasil penelitian menunjukkan bahwa perencanaan anggaran dilakukan secara kolaboratif berdasarkan kebutuhan program, pelaksanaan anggaran mengikuti prosedur administrasi yang terstruktur, serta akuntabilitas diwujudkan melalui pelaporan sistematis yang didukung bukti transaksi. Pengelolaan keuangan yang baik berkontribusi pada kelancaran program dan dukungan operasional pembelajaran. Efektivitas pendidikan terlihat pada pelaksanaan kegiatan dan ketersediaan fasilitas, namun keterkaitan antara kebijakan anggaran dan peningkatan kualitas pembelajaran masih perlu diperkuat. Penelitian ini merekomendasikan penguatan orientasi perencanaan anggaran pada pengembangan pembelajaran serta peningkatan transparansi untuk mendorong partisipasi warga sekolah.*

**Kata Kunci** : Manajemen Keuangan Sekolah; Efektivitas Pendidikan; Alokasi Sumber Daya.

## INTRODUCTION

Education is a strategic sector in human resource development, shaping students' intellectual capacity, character, and skills (Mudarya, 2025; Mundiri et al., 2025). Schools play a central role in achieving long-term development goals by preparing individuals to participate actively in social and economic life (Rani, 2025; H. Wang et al., 2022; R. Wang & Wang, 2022). Education is not only about academic achievement but also about developing critical thinking, creativity, and adaptability. However, educational quality is not determined solely by classroom processes; it is also influenced by how supporting resources, particularly financial resources, are managed (Firnando, 2021; Mundiri et al., 2021). Effective financial management ensures adequate facilities, teacher support, and learning resources, thereby contributing to a conducive environment and improving overall educational effectiveness.

School financial management is a fundamental component of overall school governance, as it determines the feasibility and sustainability of both academic and non-academic programs (Anshori et al., 2024). Effective financial management ensures that resources are allocated to priority needs such as teacher development, learning facilities, and student programs (Al Ayyubi & Abdullah, 2024; Rohmadi & Rahmat, 2024). Conversely, poor allocation and weak control may result in inefficiencies, underfunded priority programs, and reduced effectiveness of educational services (Napan et al., 2025). In this context, financial management is not merely administrative but serves as a strategic instrument for improving educational quality and institutional accountability.

Within the framework of school-based management, financial governance is expected to reflect principles of transparency, accountability, and efficiency (Nuvianti et al., 2025; Syafira et al., 2022). These principles are operationalized through three interconnected stages: budget planning, implementation, and accountability (Djuarni & Indawati, 2024; Wesmi et al., 2023). Planning should align with school needs and educational goals; implementation must follow structured procedures to ensure consistency with the plan; and accountability serves as a mechanism for evaluating the effectiveness of resource use and maintaining stakeholder trust.

Previous studies have examined aspects of school financial management, particularly in terms of accountability and transparency, or its relationship with school-based management (Aminah & Mukarromah, 2023; Niwagaba, 2025). Other research has also highlighted the importance of budgeting in supporting educational programs and improving school performance (Cahyono, 2021; Sliwka et al., 2024). However, these studies tend to analyze financial management components separately and have not

comprehensively examined how integrating planning, implementation, and accountability forms a coherent cycle that directly influences educational effectiveness.

This limitation indicates a research gap in understanding the holistic relationship between financial management processes and the effectiveness of education delivery. Moreover, existing studies often emphasize administrative compliance rather than examining how financial practices contribute to learning quality and program outcomes. To address this gap, this study offers a more integrative perspective by analyzing school financial management as a continuous cycle consisting of planning, implementation, and accountability, and by linking these processes to educational effectiveness. This approach provides a conceptual contribution by positioning financial management not only as a supporting system but also as a determinant of program effectiveness and educational outcomes.

Therefore, this study aims to analyze how school financial management is implemented across its key stages and to examine its contribution to improving educational effectiveness. The analysis focuses on critical processes such as planning, budgeting, implementation, monitoring, and accountability to understand how financial practices support educational goals. In addition, this study examines the alignment between financial decisions and instructional priorities, including resource allocation for teaching, learning materials, and capacity-building. By examining these aspects, the study seeks to identify strengths and gaps in current practices. The findings are expected to provide insights for strengthening financial governance in schools, improving transparency and efficiency, and supporting evidence-based decision-making. Furthermore, this study contributes to the broader discourse on effective education management by emphasizing the strategic role of financial management in enhancing school performance and learning outcomes.

## **METHOD**

This study uses a qualitative approach with a descriptive type of research (Sugiyono, 2020). A qualitative approach is used to deeply understand the practice of school financial management in budget planning, implementation, and accountability, as well as its relationship with the effectiveness of education delivery. This approach allows researchers to explore the school's experiences, views, and policies directly through interaction with resource persons.

The research was conducted at State High School 7 Banjarmasin, an educational unit that served as the study's object. The selection of the location is based on the consideration that the school manages various educational programs that require structured budget

management. The research subjects consisted of three resource persons who were selected purposively, namely based on their role and direct involvement in school financial management. The resource persons include the principal, the main person in charge of school policy; the school treasurer, the financial administration manager; and one deputy principal or teacher involved in the planning and implementation of school programs. The data sources in this study consist of primary data obtained through in-depth interviews and secondary data in the form of relevant school documents, such as budget plans, fund utilization reports, and activity program documents.

The main data collection technique used was semi-structured interviews. The interview was conducted according to the prepared question guidelines, but still allowed the interviewees to convey information as they saw fit, drawing on their experience and knowledge. The interview questions focused on the budgeting process, the mechanism for allocating funds, the financial accountability system, and the impact of budget management on the implementation of educational programs in schools. Supporting data was collected through document review to strengthen the interview results and provide an objective picture of the school's financial management practices.

Data analysis is carried out through several stages, namely data reduction, data presentation, and conclusion (B Miles, Matthew, 2014). Data reduction involves selecting and focusing on data relevant to the research objectives. The presentation of data is in the form of narrative descriptions of the patterns of school financial management. Conclusions are drawn from the data, providing a complete picture of school financial management in planning, implementation, and budget accountability, and its relationship with the effectiveness of educational implementation. The validity of the data is maintained through source triangulation, which involves comparing information from the three sources to assess data consistency. The interview results were also compared with supporting documents available at the school.

## **RESULT AND DISCUSSION**

### **1. Results**

The results of this study present a comprehensive analysis of financial management practices at State High School 7 Banjarmasin, focusing on three main stages: budget planning, budget implementation, and financial accountability, as well as their impact on the effectiveness of education delivery. The findings reveal that financial management is carried out through a structured, participatory process involving school leadership, financial staff, and teachers, ensuring alignment among program priorities, regulatory requirements, and available resources. Evidence from interviews, documents,

and tables indicates that each stage is systematically implemented to support transparency, accountability, and efficient use of funds. Furthermore, the results highlight that while financial management contributes significantly to the smooth implementation of school programs and the provision of educational facilities, its direct impact on learning quality is perceived to be more indirect and varies among stakeholders. Overall, these findings demonstrate that effective financial governance plays a crucial role in supporting educational activities, although its strategic linkage to learning outcomes requires further strengthening.

### a) School Budget Planning

Budget planning at State High School 7 Banjarmasin is carried out through school work meetings involving leadership elements and the financial management team. The planning process begins by identifying program needs based on evaluating the previous year's activities and the program's priorities for the current year. Each field submitted a proposed activity, which was then discussed and adjusted to account for available funds and school policies. The principal said that the planning was compiled collectively so that the program designed was really in accordance with the school's learning and development needs.

*"Budget planning is always discussed in work meetings, all fields convey program needs, then we adjust it to existing funds so that the most priority activities can still run" (Interview with KS, 2025).*



**Figure 1: Budget Planning Flow Diagram**

The budget planning flow diagram shows that the process of preparing a budget at State High School 7 Banjarmasin begins with evaluating the previous

year's program. This evaluation assesses the achievement of activities, implementation constraints, and unmet needs, serving as the basis for determining the program's direction in the current year. The evaluation results are then used to identify program needs, focusing on learning activities, student development, and school operational support. The next stage is shown through the submission of activity proposals from each field or work unit in the school. Each field submits an activity plan and its budget needs as part of participation in the planning process. The proposal was then discussed in a school work meeting involving leadership elements and the financial management team. The working meeting serves as a coordination forum to harmonize program proposals across fields and align them with the direction of school policies.

The results of the discussion in the next working meeting were adjusted to the availability of funds and the provisions of the applicable budget use policy. This adjustment stage aims to ensure that the allocation of funds does not exceed the school's financial capabilities and remains in accordance with the funding technical instructions. This process also serves as a form of program priority selection, ensuring that activities considered most supportive of educational goals receive adequate budget allocation. The final stage in the planning flow is shown through the determination of the school budget plan. This determination serves as the basis for implementing activities and using funds in the current year. The budget plan, once determined, serves as a reference for the disbursement of funds and the implementation of school programs. The flow shows that budget planning is not direct, but through several stages of consideration involving evaluation, participation, and policy adjustments so as to support more targeted and controlled school financial management. The school treasurer explained that preparing the budget must also comply with the technical requirements for the use of government funds, so not all proposals can be approved immediately. Adjustments are made so that the allocation of funds remains in accordance with the rules and can be accounted for administratively.

*"Every fund has its technical instructions, so even though there are many needs, it must still be adjusted so as not to violate the rules, and the financial statements can be neat"* (Interview with BD, 2025).

Table 1 shows that the teachers involved in program planning said that teacher involvement helps schools determine activities that truly support learning.

**Table 1: Budget Planning Stages and Findings**

Stage	Factual Findings	Supporting Data (Interview/Document)	Key Pattern / Insight
Evaluation of the Previous Year	Assessment of prior programs to identify achievements, constraints, and unmet needs	<i>"Budget planning begins with evaluating last year's activities..."</i> (KS, 2025)	Evaluation informs current year priorities
Identification of Program Needs	Programs proposed by each field focus on learning, student development, and operational support	Activity proposals submitted by departments and teachers	Participatory process involving all school units
Proposal Discussion and Adjustment	Proposals discussed in school work meetings; adjusted according to available funds and policies	<i>"Budget planning is discussed in work meetings...adjusted to existing funds..."</i> (KS, 2025)	Harmonization of program priorities and alignment with school policy
Compliance with Technical Regulations	Adjustments ensure proposals comply with government fund usage rules	<i>"Every fund has its technical instructions...must not violate rules..."</i> (BD, 2025)	Ensures administrative accountability
Finalization of Budget Plan	The approved plan serves as a reference for fund disbursement and program implementation	School budget plan documents; interview confirmation	Provides structured basis for financial execution
Teacher Involvement	Teachers propose activities directly supporting student learning	<i>"We usually convey needs related to students..."</i> (WG, 2025)	Ensures budget allocation supports educational goals

Budget planning is carried out through a structured, multi-stage process involving evaluation, proposal submission, discussion, adjustment, and final approval. The process engages leadership, finance staff, and teachers, ensuring participatory planning and alignment with both educational priorities and regulatory requirements.

The implementation of the budget at State High School 7 Banjarmasin is carried out in accordance with the plan agreed upon at the planning stage. Every activity to be carried out must be accompanied by a proposal and the school's approval before funds can be disbursed. This mechanism aims to maintain consistency between the plan and the actual use of funds. The principal said that

supervision was carried out to ensure the funds were used in accordance with their designation.

*"Every activity must be in accordance with the plan; if there are changes, they are usually discussed first so that they do not go out of the budget that has been set"* (Interview with KS, 2025).

The school treasurer explained that financial records are carried out regularly and in detail for each transaction, and that any expenses must be accompanied by valid proof of payment for financial administration purposes. This process is considered to help schools control the flow of funds and prevent budget misuse, as reflected in the statement: "All expenses must have evidence, so we can know what funds are being used for, and it is easy when making reports" (Interview with BD, 2025).

Teachers involved in the activity also noted that the procedure for disbursing funds can take time, but it is necessary to maintain administrative order, as reflected in the statement: "The process does have to go through several stages, but it makes us more orderly, and activities can be accounted for" (Interview with WG, 2025).

Table 2 presents the findings on budget implementation, highlighting several key stages that reflect how financial management is carried out in practice. The table shows that budget execution is consistently aligned with the approved plan, supported by mechanisms such as proposal-based fund disbursement, detailed financial recording, and structured administrative procedures. Interviews and documents indicate that each stage is designed to ensure accountability, transparency, and control over the use of funds. Overall, the patterns identified suggest that adherence to planning, systematic procedures, and proper documentation plays a crucial role in maintaining effective and responsible budget management within the institution.

**Table 2: Budget Implementation Findings**

<b>Stage</b>	<b>Factual Findings</b>	<b>Supporting Data (Interview/Document)</b>	<b>Key Pattern/ Insight</b>
Consistency with Plan	Every activity must follow the approved plan; changes require discussion	<i>"Every activity must be in accordance with the plan...if there are changes, it is usually discussed first..."</i> (KS, 2025)	Ensures budget use aligns with approved planning
Fund Disbursement Mechanism	Activities require a proposal and approval before funds are released	School fund disbursement records	Controls allocation according to plan

Stage	Factual Findings	Supporting Data (Interview/Document)	Key Pattern / Insight
Financial Records & Documentation	Detailed records maintained for each transaction; valid proof of payment is mandatory	<i>"All expenses must have evidence, so we can know what funds are being used for..."</i> (BD, 2025)	Supports transparency and prevents misuse
Administrative Procedure	Disbursement involves multiple steps; may take time but maintains order	<i>"The process does have to go through several stages...activities can be accounted for"</i> (WG, 2025)	Structured procedures enhance accountability

Budget implementation follows the approved plan strictly, requiring proposals and approvals for fund disbursement. Financial transactions are carefully documented with supporting evidence to ensure administrative order and prevent misuse. The multi-step disbursement process, while time-consuming, is maintained to uphold transparency, accountability, and alignment with school objectives.

#### b) Financial Accountability and Reporting

Budget accountability at State High School 7 Banjarmasin is carried out by preparing financial statements and submitting them to relevant parties in accordance with applicable regulations. The report includes details of income and expenditure of funds and is equipped with supporting documents. The principal said that the financial report is part of the evaluation of the school's overall management.

*"Financial reports are not only for administration, but also to see if the programs we run are in accordance with the school's goals"* (Interview with KS, 2025).

The school treasurer further explained that the reporting process is conducted periodically and follows a predetermined format, with data from each activity collected and compiled into a complete and systematic report. This process enables the school to monitor fund use effectively and serves as a basis for planning the budget for the subsequent period, as reflected in the statement: "Each activity must submit a report later, we will recap it into a complete school report" (Interview with BD, 2025).

Teachers involved in school activities stated that the obligation to prepare reports encourages implementers to be more careful in using the budget, ensuring that expenditures align with the planned activities, as reflected in the statement:

“Because we have to make a report, we pay more attention to the use of funds so that it is in accordance with the activity plan” (Interview with WG, 2025).

**Table 3: Financial Accountability Findings**

Stage	Factual Findings	Supporting Data (Interview/Document)	Key Pattern / Insight
Preparation of Financial Reports	Reports include detailed income and expenditure with supporting documents	<i>“Financial reports are not only for administration, but also to see if the programs...are in accordance with the school's goals”</i> (KS, 2025)	Financial reports serve both administrative and evaluative purposes
Reporting Procedure	Reports are prepared periodically using a standard format; data from each activity compiled systematically	<i>“Each activity must submit a report, later we will recap it into a complete school report”</i> (BD, 2025)	Ensures systematic monitoring of fund utilization
Impact on Budget Use Behavior	Activity implementers become more careful in using funds due to reporting obligations	<i>“Because we have to make a report, we pay more attention to the use of funds...”</i> (WG, 2025)	Encourages responsible and accountable use of resources

Financial accountability at the school is implemented through systematic preparation and submission of detailed financial reports. These reports, covering income and expenditure with supporting documentation, are compiled periodically and serve both administrative and evaluative functions. The reporting process encourages careful and responsible fund usage and informs future budget planning, supporting continuous improvement in financial governance.

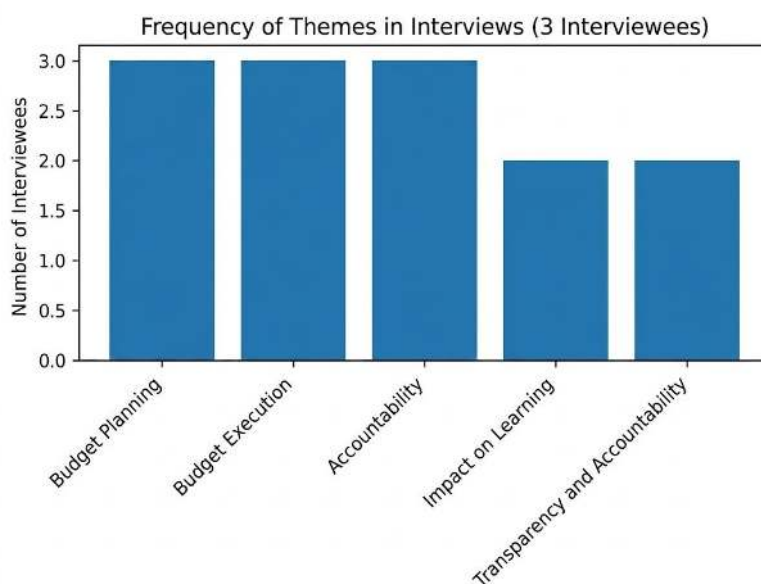
**c) The Impact of Financial Management on the Effectiveness of Education Delivery**

Planned, controlled, and accountable financial management influences the smooth implementation of educational programs at State High School 7 Banjarmasin. Learning programs, extracurricular activities, and the procurement of supporting facilities can run as scheduled with available budget support and be managed systematically. The principal said that the regularity of budget management helps schools maintain consistency in program implementation, as data below;

*“If the budget is organized, school activities can run as planned and not many are delayed”* (Interview with KS, 2025).

Teachers also reported that effective budget management directly impacts the quality of educational services, particularly through the provision of learning tools and support for student activities, thereby enhancing the effectiveness of the learning process. This is reflected in the statement: “We can carry out learning activities better because the supporting facilities and activities can be fulfilled” (Interview with WG, 2025).

The school treasurer added that the regularity of financial administration contributes to a more orderly and well-coordinated work atmosphere among departments, as a clear financial system facilitates communication and reduces potential conflicts in activity planning and implementation. This is reflected in the statement: “If the financial system is clear, coordination between parts is also easier and does not blame each other if there is a need for activities” (Interview with BD, 2025).



**Figure 2: Graph of the Frequency of Themes in Interviews**

Based on the summary table of interview results, all speakers provided consistent information on budget planning, budget implementation, and financial accountability. The three aspects were each mentioned by three speakers, namely the principal, the school treasurer, and teachers involved in the school program. This shows that the three stages of financial management are the most prominent and mutually understood by the parties involved in school management. This similarity of views indicates that the mechanism of planning, implementation, and

accountability of the budget has become a procedure that runs systematically at State High School 7 Banjarmasin.

In terms of impact on learning, only two speakers explicitly emphasized the relationship between budget management and the smooth learning process. These findings show that the benefits of financial management are felt more at the levels of program implementation and facility provision, while the direct relationship with learning quality has not been fully recognized by all resource persons. Nevertheless, the availability of budget support for learning activities is still seen as a factor that helps teachers carry out the teaching and learning process more systematically and effectively.

Aspects of transparency and accountability were also mentioned by two speakers, particularly regarding the obligation to prepare reports and the completeness of financial administration evidence. This shows that accountability practices have become a concern in the management of school funds, but the perception of financial information disclosure has not been the main focus for all parties. This condition can be understood because some of the resource persons are more involved in the technical implementation stage than in the reporting and publishing of financial information to school residents.

The frequency graph of the interview theme reinforces the findings in the table, it can be seen that budget planning, budget implementation, and financial accountability have the highest frequency, each mentioned by three speakers. This pattern shows that the school financial management cycle is understood as a unit of interrelated processes. Meanwhile, the themes of impact on learning, as well as transparency and accountability, appear less frequently, namely in two speakers. The difference in frequency shows that the main focus of the resource persons is still on the procedural aspect of financial management, while the implications for the quality of learning and information disclosure have not been equally strong concerns for all informants.

The presentation of tables and graphs shows that the practice of financial management at State High School 7 Banjarmasin is more prominent in the area of administrative governance, while its impact on the effectiveness of education implementation is still considered an indirect consequence of the smooth implementation of school programs. These findings suggest that improving the effectiveness of education through financial management depends not only on the accuracy of procedures but also on how the budget is strategically directed to support the quality of learning and student development.

## **2. Discussion**

School financial management can be understood as a strategic instrument that determines the direction of the development of educational units, not just an administrative mechanism (Debataraja, 2024). Education management theory places planning as the stage that determines the priorities of school policies because budget decisions reflect the goals to be achieved (Durrani & Makhmetova, 2024; Kurniawan & Nurdin, 2023). When planning is prepared through program needs analysis, the direction of school development becomes more structured and relevant to the needs of students (Ersya et al., 2022). This practice shows that budget decision-making has direct implications for the sustainability of educational programs and the success of achieving the school vision. The results of the study show that planning involving elements of leaders and educators provides space for pedagogical considerations in determining activity priorities, so that budget policies are not completely technocratic (Trisnawati & Hartoyo, 2022). This involvement reflects efforts to align financial policy with learning needs, although the focus of planning is still more dominant on the smooth implementation of programs than on strengthening learning innovations (Permono et al., 2025). This condition confirms that the strategic function of budget planning has been operating at the operational level, but there are still opportunities to further align it with improving the quality of the teaching and learning process and the academic achievements of students.

The budget implementation stage is closely related to the principles of efficiency and effectiveness in the management of educational resources (Adeoye, 2025; Molefi et al., 2024). The financial management literature states that the conformity between plans and realization is the main indicator of the quality of fund management (Asni et al., 2024; Sodikin et al., 2024). If the implementation goes according to plan, the available resources can be used optimally without causing waste (Basri et al., 2025; Sari et al., 2025). Procedural order also serves as an internal control mechanism that prevents irregularities in the use of funds. This function not only maintains the operational stability of the school, but also strengthens the governance of the educational organization as a whole (Saely et al., 2024). This view is in line with the management control theory put forward by Anthony and Govindarajan which emphasizes that budget implementation must be accompanied by a control system so that organizational activities remain on the path of the set goals (Aini et al., 2025; Rahmi et al., 2025). The mechanism for approving activities, recording transactions, and the completeness of proof of expenditure reflects the existence of a control system that functions to maintain consistency between policies and

practices in the field (Benisch et al., 2023; Ge, 2024). The results of the study show that these procedures create a more orderly work pattern in the implementation of school programs, thereby minimizing the potential for using funds outside of planning. This condition shows that the effectiveness of budget implementation depends not only on the availability of funds but also on the functioning of the control system that regulates how funds are used to support educational activities in a sustainable manner.

Budget accountability plays a reflective role in the financial management cycle, serving as a policy evaluation tool. Financial statements not only show compliance with regulations, but also provide an overview of the effectiveness of the programs that have been implemented (Rusmiyati et al., 2025). Financial data-driven evaluations allow schools to assess whether the allocation of funds has affected educational goals. This perspective places reporting as a means of organizational learning that supports policy improvement in the next planning period (Araújo et al., 2025). Through a systematic reporting process, schools obtain factual information about budget usage patterns, program achievement levels, and obstacles that arise during the implementation of activities (Setyawan & Juanda, 2023). This information becomes the basis for more rational and evidence-based decision-making, so that planning for the next period is not only based on assumptions, but on real experiences that have been evaluated (Hasanah & Sain, 2025). This reflective process also encourages the emergence of a culture of accountability in the school environment, as each program implementer realizes that the activities carried out will be reviewed through reports and supporting documentation. This culture contributes to increased prudence in the use of funds and the collective awareness that the education budget is a mandate that must be managed responsibly for the benefit of students and the sustainability of school programs.

The effectiveness of educational implementation is not only influenced by the availability of funds but also by the direction of budgetary allocation to improve the quality of the teaching and learning process (Aziza et al., 2025). The theory of educational organizational effectiveness emphasizes the relationships among inputs, processes, and learning outcomes (Sidik, 2022). When budgets are more directed towards operational fulfillment, opportunities to drive learning innovation can become limited (Keller et al., 2025; Pham et al., 2024). Strengthening the effectiveness of education requires that financial policies not only support the sustainability of the program but also encourage the development of teacher competencies, learning strategies, and academic services that have a direct impact on students (Aslindah & Mulawarman, 2022). This view is in line with the school effectiveness model put forward by Scheerens, which places the quality of the learning process and the professionalism of teachers as the main factors

determining learning outcomes (Rahman et al., 2025). Within this framework, school budgets should be directed toward strengthening process factors, such as teacher training, the development of learning media, and support for academic activities aligned with student needs. The results show that school effectiveness is still widely perceived through the smooth running of programs and the availability of facilities, while the direct link between budget policy and improved learning quality has not been the main focus. This condition shows that the potential of the budget as an instrument to improve academic quality can still be optimized through planning that is more oriented towards strengthening the teaching and learning process according to effective school principles.

Aspects of transparency and accountability are closely related to the trust of school residents and stakeholders in educational institutions. This trust plays a role in building participation and support for school programs. School-based management theory places information disclosure as a factor that encourages collaboration between schools, parents, and the community (Darmison et al., 2025). When school residents understand the direction of budget policy, their sense of ownership of educational programs tends to increase and potential conflicts related to the use of funds can be minimized. Information disclosure also serves as a social control mechanism that strengthens the integrity of financial management, as each policy can be collectively monitored by school residents (Khofi & Wafi, 2025). The participation that grows from this trust encourages the involvement of parents and the community in supporting school activities, both in the form of moral, material, and supervision of the implementation of the program (Eminarni et al., 2025). The results of the study show that the practice of administrative accountability has been conducted in an orderly manner, but the meaning of transparency is still understood more as a formal reporting obligation than as a means of policy communication with school residents. This condition indicates opportunities for development in the participatory aspect of information disclosure, so that budget management not only meets the demands of administrative accountability but also strengthens partnership relationships between schools and their social environment, as part of efforts to improve the quality of education.

Structured financial management contributes to the stability of education delivery, while strategic orientation in fund allocation has the potential to strengthen the quality of learning. The combination of administrative order and budget alignment with pedagogical needs is a prerequisite for continuous improvement of the quality of education. This perspective shows that school financial management cannot be separated

from academic policy, because budget decisions are basically educational decisions that determine the direction of school development.

## CONCLUSION

This study shows that school financial management, which includes planning, implementation, and budget accountability, has a strategic role in supporting the effectiveness of education implementation through the regularity of program execution, the sustainability of school activities, and the availability of operational support for learning. The budgeting process, structured through work meetings and needs-based discussions, aligns school programs with available resources, enabling priority activities to be carried out without major operational obstacles. Budget implementation that follows established procedures also supports administrative order and strengthens internal control, while accountability practices provide a basis for evaluating whether allocated funds have been used in accordance with planned objectives. However, the findings also indicate that the linkage between budget policies and direct improvements in the quality of the teaching and learning process still requires strengthening, particularly through strategic planning that explicitly integrates pedagogical needs, teacher professional development, and innovation in instructional practices into financial decision-making.

The limitations of the research include the relatively small number of interviewees and the reliance on primarily interview-based data collection, which limits the diversity of perspectives from school stakeholders and does not yet provide quantitative evidence of the impact of budget utilization on student learning outcomes. Future research is recommended to involve a broader range of informants, including teachers, students, parents, and school committee members, in order to capture more comprehensive views on financial management practices. The use of observation techniques and more systematic document analysis is also suggested to strengthen data triangulation. In addition, developing a mixed-methods approach that combines qualitative and quantitative data would enable more objective measurement of how financial management practices influence learning quality, program effectiveness, and overall school performance, thereby providing a stronger empirical foundation for policy improvement in school financial governance.

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