

Education Financing Management in Improving Elementary School Financial Transparency and Accountability

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ABSTRACT

Educational financing management plays an important role in supporting the quality of education and the effectiveness of school governance. However, financial management in elementary schools still faces challenges related to transparency, accountability, stakeholder involvement, and orderly financial administration. This study aimed to analyze educational financing management in improving transparency and accountability of school financial management at the elementary school level. The research employed a qualitative approach with a descriptive case study design conducted at SD Negeri Sidosari, Natar District, South Lampung Regency, during the second semester of the 2025/2026 academic year. The research subjects consisted of the principal, school treasurer, school committee, and teachers. Data were collected through interviews, observations, documentation studies, and questionnaires, then analyzed using the interactive model of Miles, Huberman, and Saldaña. The results showed that financing planning, implementation, transparency, accountability, and the impact of financing management were categorized as very good, with percentages ranging from 83.12% to 86.25%. Financing planning was conducted participatively through stakeholder involvement in preparing the School Activity and Budget Plan (RKAS). Transparency and accountability were implemented through financial reporting, supervision, and orderly financial administration. Therefore, transparent, accountable, and participatory educational financing management contributes to effective school governance and supports the improvement of elementary education quality.

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1. INTRODUCTION

Education is a strategic investment in human resource development so it requires effective, efficient, transparent, and accountable financing management. Education financing has an important role in supporting the implementation of learning, improving the quality of infrastructure, developing teacher competencies, and improving the quality of educational services in elementary

schools. In the context of national education, the Indonesian government continues to strive to improve the quality of education financing governance through various policies, one of which is through the School Operational Assistance (BOS) program which aims to support school operational needs and equitable distribution of the quality of basic education. However, the management of education financing in elementary schools still faces various challenges, especially related to transparency and accountability in the use of education funds (Sulistyo et al., 2026).

Phenomena in the field show that school financial management is still often oriented towards administrative fulfillment without being balanced by information disclosure to school stakeholders. This condition causes low public participation in supervising the use of the education budget and has the potential to reduce the level of public trust in school governance. Research by Hutasoita et al. (2026) shows that the implementation of transparency in school financial management still faces obstacles in the form of limited human resource competencies and weak internal school supervision. In addition, Zahra and Mutaqin (2026) explained that the transparency of the management of education funds in elementary schools is still administrative and does not fully reflect the substantive disclosure of public information.

From a good governance perspective, transparency and accountability are the main principles in creating effective and reliable education governance. Transparency is related to the disclosure of information regarding the process of planning, implementing, and reporting the use of education funds to interested parties, while accountability is a form of accountability for the use of the budget administratively, morally, and professionally to the community and the government (Waluyo et al., 2023). The application of these two principles is important to increase the effectiveness of budget use, strengthen public oversight, and encourage stakeholder participation in education management. In addition to the theory of good governance, this study also uses the concept of school-based management which emphasizes the importance of stakeholder participation in educational decision-making as well as the theory of public accountability which emphasizes that educational institutions must be able to account for the use of funds openly and professionally (Mulyasa, 2022).

Various previous studies have shown that transparent and accountable management of education financing has an effect on improving the quality of education. Research by Barus et al. (2025) explains that the effectiveness and transparency of education fund management can improve the quality of education services through optimizing the use of school budgets. Research by Rusmiyati et al. (2025) also shows that digital transformation through the ARKAS system can improve the efficiency of school administration and financial reporting. In addition, Saftiana et al. (2023) emphasized that stakeholder involvement in the preparation of RKAS contributes to improving the quality of school financial governance and minimizing conflicts in the use of the education budget.

Nonetheless, previous research still has some limitations. Most of the research focuses more on the administrative aspects of BOS fund management and the effectiveness of using school budgets. Previous research has also not examined the involvement of stakeholders in the participatory education financing management process. In addition, the transparency and accountability of school financial management are still more often analyzed administratively and have not been studied substantively from the perspective of good governance and public accountability. This condition shows that there is a research gap that needs to be studied more deeply, especially regarding how the education financing management process can improve the transparency and financial accountability of elementary schools.

This research is important because transparency and accountability in the management of education financing are the main indicators in realizing good school governance. Participatory and open management of education financing can increase stakeholder confidence, support the effectiveness of budget use, and strengthen the quality of educational services in elementary schools. Therefore, this research is expected to make a theoretical contribution to the development of education management studies, especially related to good governance-based education financing

management, as well as make practical contributions to schools and policy makers in improving the quality of elementary school financial governance.

Based on this description, the formulation of the problem in this study is how education financing management improves transparency and financial accountability in elementary schools. This study aims to analyze the education financing management process in supporting transparency and accountability in elementary school financial management through the participatory process of planning, implementing, reporting, and supervising education financing.

2. METHODS

This study uses a qualitative approach with a descriptive case study design because the research focuses on an in-depth understanding of the education financing management process in improving the transparency and accountability of school finances. The qualitative approach was chosen because it is able to explore phenomena contextually through direct interaction with informants and the research environment so that researchers can understand the process of managing education financing more comprehensively (Creswell, 2022). The case study design was used because the research focused on one specific case, namely the management of education financing at SD Negeri Sidosari, Natar District, South Lampung Regency, thereby allowing researchers to obtain in-depth data on school financial transparency and accountability practices (Yin, 2021).

This research method is considered appropriate because the research aims to understand the education financing management process, explore the transparency and accountability of school financial management, and use in-depth data obtained through interviews, observations, documentation, and questionnaires. The qualitative approach also allows researchers to understand the perceptions and experiences of informants related to the management of education financing directly so that the data obtained is richer and more contextual. The research was carried out in the even semester of the 2025/2026 school year with research subjects consisting of school principals, school treasurers, school committees, and teachers who were selected using purposive sampling techniques based on their involvement in the management of education financing in schools.

The stages of research are carried out through several stages systematically. The first stage is the preparation stage which includes problem identification, literature study, preparation of research proposals, and preparation of research instruments in the form of interview guidelines, observation sheets, documentation, and research questionnaires. The second stage is the data collection stage which is carried out through in-depth interviews, observations, documentation studies, and the distribution of questionnaires to teachers. Interviews were used to obtain information about the education financing management process, while observations were conducted to see firsthand the implementation of school financial management. Documentation studies are used to verify various financial administration documents such as RKAS, general cash books, BOS fund statements, and proof of school transactions.

The third stage is the data analysis stage using the Miles, Huberman, and Saldaña interactive model which includes data condensation, data presentation, and conclusion drawing (Miles et al., 2020). At this stage, the data from interviews, observations, documentation, and questionnaires are analyzed descriptively to find patterns and relationships between research data. The fourth stage is the data validation stage which is carried out through technical triangulation and source triangulation. Technical triangulation is carried out by comparing data from interviews, observations, documentation, and questionnaires, while source triangulation is carried out by comparing information from school principals, school treasurers, school committees, and teachers so that the research data is more objective and reliable. The last stage is the conclusion stage which is carried out based on the results of comprehensive data analysis so that an overview of the education financing management process is obtained in increasing transparency and accountability of elementary school finances.

3. FINDINGS AND DISCUSSION

3.1 Overview of Research Results

The results of the research were obtained through questionnaires, interviews, observations, and documentation studies related to the management of education financing at SD Negeri Sidosari. Questionnaire data was obtained from twenty elementary school teachers, while interview data involved school principals and school treasurers as key informants of the research. In general, the findings of the study show that the management of education financing has been carried out through a process of planning, implementation, reporting, and supervision that supports the implementation of transparency and accountability of school finances. A summary of the results of the research on each indicator is presented in Figure 1 below.

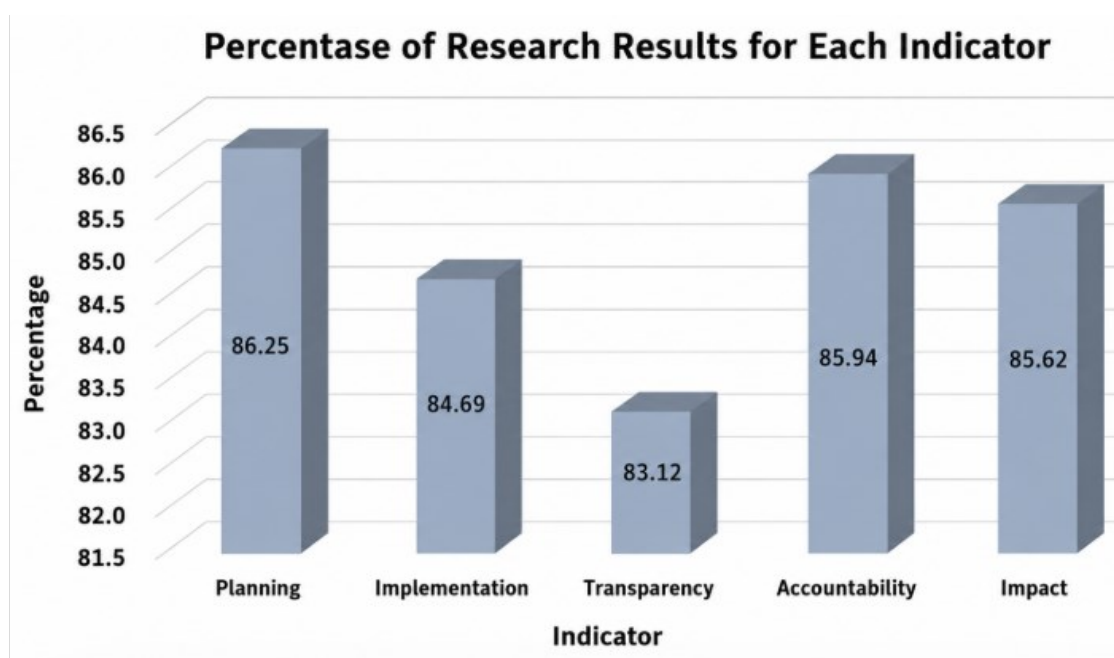


Figure 1. Percentage of Research Results in Each Indicator

Source: Researcher's Processed Data (2026)

Based on Figure 1, the financing planning aspect obtained the highest percentage of 86.25%, followed by accountability of 85.94%, impact of financing management of 85.62%, financing implementation of 84.69%, and transparency of 83.12%. Based on the percentage interpretation criteria, all research indicators are in the very good category because they are in the range of 81–100% (Riduwan, 2020). These results show that education financing management in schools has been well implemented in the aspects of planning, implementation, transparency, and accountability of school finances. The high achievement in the aspects of planning and accountability shows the involvement of stakeholders and the implementation of financial accountability that is quite systematic. However, the transparency aspect still has the lowest percentage compared to other indicators, so the disclosure of school financial management information still needs to be optimized.

The findings show that the management of education financing is not only influenced by the accuracy of financial administration, but also by stakeholder participation and information disclosure in the management of school funds. From a good governance perspective, transparency and accountability are important principles in creating effective and reliable school financial governance (Waluyo et al., 2023). The results of this study are also in line with research that states that transparent and accountable financial management contributes to the effectiveness of budget use and increases stakeholder trust in schools (Barus et al., 2025).

In addition to the questionnaire data, this research is also supported by a documentation study to strengthen research findings related to the management of education financing at SD Negeri Sidosari. This activity is carried out by checking various documents and school financial administration related to planning, implementation, transparency, accountability in education financing management, stakeholder involvement in school financial management, and the impact of financing management on learning. The results of the documentation study are presented in Table 1 below.

Table 1. Results of the Documentation Study

Yes	Documents Researched	Results of the Documentation Study
1	RKAS School	Systematically organized
2	General Cash Book	Recording is done regularly
3	BOS Fund Report	Complete with proof of transaction
4	Proof of Transaction	Well documented
5	Financial Meeting Minutes	Available as proof of coordination
6	Financial Information Board	Load data usage information

Source: Researcher's Processed Data (2026)

Based on the results of the documentation study, SD Negeri Sidosari has a financial administration that is systematically arranged and well documented. This is shown through the availability of RKAS, general cash books, BOS fund reports, proof of transactions, minutes of financial meetings, and school financial information boards. This data confirms that the management of education financing has been supported by orderly administration as a form of transparency and accountability in school financial management. Furthermore, the discussion of research results is described based on research indicators which include financing planning, financing implementation, transparency, accountability, stakeholder involvement, and the impact of financing management on learning.

3.2 Education Financing Planning

The results of the study show that education financing planning at SD Negeri Sidosari has been carried out systematically and participatoryly. Based on the results of the questionnaire, the financing planning aspect obtained a positive percentage of 86.25% with the very good category. These results show that teachers assess that the school budget preparation process has been carried out systematically, participatoryly, and adjusted to the school's learning needs. The results of interviews with the principal reinforce these findings. The principal stated that the preparation of the RKAS was carried out with teachers and school committees so that the use of funds was in accordance with the needs of the school and known to all stakeholders. This can be seen in the following interview excerpt:

"We always involve teachers and school committees in the preparation of the RKAS so that the use of funds is really according to the needs of schools and known together."

The results of the documentation study also show that the school RKAS is systematically arranged and contains school priority programs. The findings show that schools have applied participatory principles in the education financing planning process. The involvement of teachers and school committees in budget preparation reflects efforts to build information disclosure from the early stages of school financial management. Financing planning prepared based on school needs also shows that budget management is not only oriented to administrative fulfillment, but is directed to support the effectiveness of school learning and development programs.

Stakeholder involvement in budget planning is an important part of creating transparent and accountable school financial governance from a good governance perspective (Waluyo et al., 2023). The findings of this study are also relevant to the opinion that the involvement of teachers and school committees in the preparation of RKAS can improve the quality of school financial management and

minimize conflicts in the use of the budget (Anggraini, 2013; Saftiana et al., 2023) Thus, education financing planning carried out in a participatory manner not only supports the effectiveness of the use of school funds, but also strengthens transparency and stakeholder trust in school financial management.

3.3 Implementation of Education Financing

The implementation of education financing at SD Negeri Sidosari has been running in accordance with the budget plan that has been set. Based on the results of the questionnaire, the aspect of financing implementation obtained a positive percentage of 84.69% with the very good category. The data indicates that the use of school funds has been implemented effectively to support the needs of learning and school activities. In addition, the use of funds is carried out based on clear procedures and refers to the school's budget plan.

The results of the interview with the school treasurer show that all the use of funds is recorded in the general cash book and adjusted to the evidence of expenditure so that it can be accounted for. The school treasurer also explained that the use of BOS funds is carried out according to the technical instructions that have been set by the government. The results of the documentation study also strengthen the findings, where the school has fairly complete financial administration, such as general cash books, BOS fund statements, and well-documented proof of transactions. The results of the observation also show that learning facilities supported through school funds are used in teaching and learning activities. The data confirms that the implementation of education financing does not only focus on the use of funds, but also on administrative order and the suitability of budget use with school needs. The use of funds directed at the procurement of learning media, improvement of infrastructure facilities, and learning activities shows that financing management has an important role in supporting the effectiveness of the educational process in schools.

In the concept of education financing management, the implementation of a budget that is in accordance with planning and supported by organized administration is an important part of realizing effective and accountable school financial management. Proper management of education funds also reflects the efficiency and effectiveness of the use of educational resources to achieve learning goals (Mulyasa, 2022). The findings of this study are in line with the opinion that good financing management can increase the effectiveness of budget use and support the quality of education services (Barus et al., 2025). Thus, the implementation of education financing that is carried out in a planned, orderly administration, and according to school needs is an important factor in supporting the effectiveness of school financial management.

3.4 Financial Management Transparency

The results of the study showed that the transparency of financial management at SD Negeri Sidosari obtained a positive percentage of 83.12% with the very good category. The data confirms that schools are quite open in conveying information on the use of funds, financial statements, and the implementation of the school budget. Transparency is carried out through teacher meetings, submission of reports on the use of BOS funds, and the provision of financial information on school information boards. The results of interviews with the principal also showed that reports on the use of funds were submitted periodically to teachers and school committees to avoid misunderstandings in the management of school finances.

The results of observations and documentation studies strengthen these findings, where the school has financial meeting minutes and an information board on the use of school funds as a form of information disclosure to *stakeholders*. These findings show that schools have made efforts to apply the principle of openness in the management of education financing. However, the transparency aspect obtained the lowest percentage compared to other indicators, which indicates that the disclosure of financial information still needs to be optimized, especially in improving the accessibility and understanding of financial information for all *school stakeholders*. Transparency that is not optimal has the potential to limit *stakeholder* participation in supervising the use of the school budget.

From the perspective of *good governance*, transparency is an important principle in creating open, participatory, and reliable school financial governance (Waluyo et al., 2023). Transparency is also related to the disclosure of public information that allows *stakeholders* to gain access to information on the use of the budget in a clear and easy-to-understand manner (Aryanindita, 2026). In addition, previous research revealed that transparent financial management can increase *stakeholder* trust and support the effectiveness of monitoring the use of education funds (Barus et al., 2025). This view is also in line with research that states that the transparency of school financial management is often still administrative and does not fully reflect substantive information disclosure (Zahra and Mutaqin, 2026). Thus, transparency in financial management is not only related to the submission of financial statements, but also reflects the school's efforts in building information disclosure and *stakeholder trust* in the management of education funds.

3.5 Financial Management Accountability

The financial accountability indicator at SD Negeri Sidosari obtained a positive percentage of 85.94% with a very good category. These results show that the school has carried out accountability for the use of funds on a regular basis, compiled honest financial reports, and evaluated and supervised the use of school funds. The results of the interview with the school treasurer showed that all the use of funds was recorded in the general cash book and compiled in an accountability report accompanied by proof of expenditure. In addition, the use of BOS funds is carried out according to the government's technical instructions so that every expenditure can be accounted for administratively.

The results of the documentation study show that the school has a well-documented BOS fund report, general cash book, and proof of transactions. The management of school financing is also regularly inspected by the inspectorate and the Financial Audit Agency (BPK) to evaluate BOS fund reports, personnel administration, and the management of Poor Student Assistance (BSM). This shows the application of vertical accountability to government supervisory institutions. In addition, schools also implement horizontal accountability through the submission of reports on the use of funds to stakeholders, teachers, school committees, and parents of students on a regular basis through meetings and submission of school financial information. In addition, the results of field observations show that school financial administration is arranged and stored in an orderly manner so that it can be accounted for systematically and professionally.

The data indicates that financial accountability is not only realized through the preparation of accountability reports, but also through administrative order and supervision of the use of funds in a sustainable manner. From a good governance perspective, accountability is an important principle in realizing orderly and reliable school financial governance (Waluyo et al., 2023). Accountability also reflects administrative, moral, and professional responsibilities in the management of education funds (Aryanindita, 2026). Thus, financial accountability is an important factor in supporting effective, transparent, and responsible management of education financing.

3.6 Stakeholder Engagement

The management of education financing at SD Negeri Sidosari involves various stakeholders, such as school principals, teachers, treasurers, school committees, and parents of students. This involvement can be seen in the process of preparing the RKAS, implementing the use of funds, submitting financial reports, and evaluating the management of school financing. The results of the interview with the principal showed that the preparation of the RKAS was carried out with teachers and school committees so that the use of funds was in accordance with the needs of the school and was known by all related parties. In addition, reports on the use of funds are also submitted periodically through teacher and school committee meetings as a form of information disclosure in school financial management.

The results of the documentation study strengthened the findings through the existence of financial meeting minutes and information boards on the use of school funds. Then, the results of the observation showed the involvement of teachers and school committees in the coordination meeting

for the management of education financing. These findings show that stakeholder involvement is not only administrative, but also part of the decision-making process and supervision of education financing management. The involvement of teachers and school committees in budget planning and evaluation reflects the implementation of participatory management in school governance. Stakeholder participation also plays a role in increasing supervision of budget use so that financing management becomes more transparent and accountable.

In the concept of school-based management, stakeholder involvement is an important element in supporting the effectiveness of decision-making and improving the quality of education management (Mulyasa, 2022). In addition, previous research has stated that stakeholder participation in school financial management can strengthen the implementation of good school governance and increase the effectiveness of the use of education budgets (Salam et al., 2023). The research is also relevant to the opinion that the involvement of teachers and school committees in financing management is able to increase stakeholder trust and minimize conflicts in the use of education funds (Saftiana et al., 2023). Thus, stakeholder involvement is an important factor in supporting participatory, transparent, and responsible management of education financing.

3.7 The Impact of Financing Management on Learning

The management of education financing at SD Negeri Sidosari has a positive impact on the learning process at school. Based on the results of the questionnaire, the impact of financing management on learning obtained a positive percentage of 85.62% with the very good category. Teachers consider that the management of school funds is able to support the improvement of the quality of learning, the provision of learning facilities, the effectiveness of the teaching and learning process, and the welfare of teachers. The use of school funds is directed to the procurement of learning media, improvement of infrastructure, and the implementation of learning activities that support the needs of students.

The results of interviews with school principals show that good financing management has an impact on improving the quality of learning facilities and supporting the smooth running of teaching and learning activities in schools. This can be seen in the following interview excerpt:

"Good financing management is very helpful for schools in providing learning facilities and supporting teaching and learning activities to run more effectively."

The observation results also strengthen the findings through the availability of learning facilities, the administration of organized use of funds, and the implementation of school programs that run according to plan. These findings indicate that the management of education financing is not only oriented towards financial administration, but also contributes directly to improving the quality of educational services and the effectiveness of learning in schools.

Education financing is an important component in supporting the achievement of learning goals and improving the quality of education. The availability of adequate learning facilities and resources can increase the effectiveness of the teaching and learning process and create a conducive learning environment (Fattah, 2019). This is in line with research that states that effective and planned financing management is able to improve the quality of education services through optimizing the use of school budgets (Rusmiyati et al., 2025). In addition, a study also states that proper management of education funds can support the provision of learning facilities and increase student involvement in the learning process (Novianto et al., 2025). Thus, effective management of education financing not only supports the smooth administration of schools, but also plays an important role in improving the quality of learning and the quality of education in elementary schools.

3.8 Research Limitations

This research has limitations because it was only conducted in one elementary school so the results of the research could not be generalized widely. In addition, the research focuses more on the management aspect of education financing and has not examined the direct influence of financing management on student learning outcomes. This research is also still limited to a qualitative approach so it has not been able to provide a quantitative picture of the relationship between transparency,

accountability, and educational quality statistically. Therefore, further research is recommended to involve more schools with different characteristics and use a mixed methods approach in order to obtain more comprehensive data on the effectiveness of education financing management in improving the quality of primary school education.

4. CONCLUSION

Based on the results of the research, the management of education financing at SD Negeri Sidosari has been carried out through a process of planning, implementation, transparency, and accountability that supports participatory and responsible school financial governance. Financing planning is carried out through the involvement of stakeholders in the preparation of the RKAS, while the implementation of financing is carried out according to the budget plan and supported by orderly financial administration. Transparency in financial management is realized through the submission of reports on the use of funds and the provision of school financial information, although information disclosure still needs to be optimized. Accountability for the management of education financing has also run well through financial reporting, internal and external supervision, and systematic administrative documentation so that the use of education funds can be accounted for administratively and professionally.

The results of this study show that the application of good governance principles in education financing management contributes to increasing the effectiveness of elementary school governance and supporting the quality of education services. This research provides implications that stakeholder involvement, information disclosure, and strengthening accountability are important factors in creating transparent and reliable school financial management. Therefore, schools need to increase the use of digital technology, strengthen the competence of human resources in financial management, and expand stakeholder participation in supervising the use of the education budget. This research is also expected to be a reference for the development of education financing management studies and an evaluation material for schools and policy makers in improving the quality of elementary school financial governance.

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