

Analysis of School Financial Management on The Management of School Operational Assistance Funds In Elementary Schools In Talang Kelapa District, Banyuasin Regency

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Abstract: This study aimed to analyze school financial management in the implementation of School Operational Assistance (BOS) fund management and its influence on the timeliness of Accountability Report (SPJ) submission in elementary schools in Talang Kelapa District, Banyuasin Regency. A qualitative case study approach was employed involving school principals, BOS treasurers, school operators, and the district BOS verification team as research informants. Data were collected through observation, interviews, and documentation and analyzed using data reduction, data display, and conclusion drawing. The findings indicate that BOS fund management has generally been implemented in accordance with government regulations through RKAS planning, financial administration, reporting, and supervision. Nevertheless, several challenges remain, including limited human resource competencies, dual-role assignments, frequent regulatory changes, unstable digital systems, and incomplete supporting documents. Schools with effective administrative systems, strong coordination, and active principal supervision demonstrated better reporting performance and timely SPJ submission. This study contributes to educational management by emphasizing that strengthening human resource capacity, improving digital financial systems, and enhancing internal coordination are essential strategies for improving transparency, accountability, and efficiency in BOS fund management.

Keywords: *School Financial Management, BOS Funds, Accountability*

A. Introduction

Management is a crucial element in any organization, including educational institutions. Good management helps organizations achieve their goals effectively and efficiently through the processes of planning, organizing, implementing, and monitoring activities. In a school environment, management is not only related to academic activities but also encompasses financial management, particularly in the management of public funds such as the School Operational Assistance Fund (BOS). According to (Asrita, 2022), management is a process carried out to achieve organizational goals through teamwork and coordinated activities. In the school context, financial management is a crucial factor because it supports the sustainability of educational services and the achievement of educational quality.

The School-Based Management concept grants schools autonomy to manage resources and finances according to their needs while adhering to government regulations. This concept emphasizes the importance of transparency, accountability, efficiency, and the participation of all school stakeholders, such as principals, teachers, school committees, and the community. Effective school financial management is expected to improve the quality of education and ensure the smooth implementation of school programs.

The School Operational Assistance Fund (BOS) is a strategic government program aimed at supporting school operational costs and achieving equitable access to quality education. This program is regulated by Regulation of the Minister of Primary and Secondary Education of the Republic of Indonesia Number 8 of 2025 concerning Technical Guidelines for the Management of Operational Assistance Funds for Educational Units. BOS funds play a crucial role for elementary schools because they are used to finance non-personnel operations such as the procurement of learning materials, school maintenance, extracurricular activities, and support for teaching staff. As public funds, the use of BOS funds must adhere to the principles of transparency and accountability through sound financial reporting and the timely submission of Accountability Letters (SPJ).

Financial accountability is a crucial indicator of good school governance (Safitri et al., 2025).. Schools are required to prepare complete and accurate financial reports in accordance with applicable technical guidelines. Delays in submitting the SPJ can impact the disbursement of subsequent BOS funds and hinder school operations (Mawaddah, 2025). Therefore, schools need to ensure that their financial administration, documentation, and reporting systems are running effectively.

Although previous studies have discussed transparency, accountability, and financial governance of BOS funds, most have focused on financial accountability in general without specifically examining how school financial management influences the timeliness of BOS accountability report (SPJ) submission. Moreover, empirical evidence from elementary schools in Talang Kelapa District remains limited. Therefore, this study addresses this gap by analyzing the relationship between school financial management practices and the effectiveness of BOS fund reporting in the local educational context.

Several previous studies have discussed the importance of transparency and accountability in the management of School Operational Assistance (BOS) funds. Good BOS management depends not only on budget allocation but also on financial governance, stakeholder participation, and internal control systems (Simanjuntak et al., 2024). This research shows that schools with good financial management practices tend to use BOS funds more effectively and improve the quality of educational services.

Furthermore, (Sari & Handa, 2025) stated that transparency and accountability are key indicators in assessing the effectiveness of the use of BOS funds. Their research results show that schools that implement transparent financial procedures are able to significantly improve learning facilities and the quality of learning. However, the study also found that many schools still experience administrative obstacles in financial reporting. However, effective BOS management is not automatically achieved in all schools. Factors such as school scale, the capacity of school financial management personnel, understanding of regulations, and internal procedures significantly influence how funds are used, whether for routine operational needs or also investment in improving school quality (facilities,

learning media, teacher development, etc.) (Prasetyahadi et al., n.d.). Schools with competent human resources tend to be more able to manage the reporting process efficiently and avoid delays in reporting. Conversely, schools with limited human resources often experience obstacles in bookkeeping and report preparation.

Research Studies on the implementation of the School Operational Assistance Program (BOS) in various regions have yielded varying results. This suggests that the success of BOS is highly dependent on how funds are managed at the educational unit level (Julia & Ahmad, 2025). Some schools successfully utilize BOS funds to improve facilities and support learning activities, while others face challenges in coordination, administrative burdens, and financial documentation. This research confirms that the success of BOS management is strongly influenced by the quality of school financial management. However, Shidiqi et al., (2025) noted that many studies have identified gaps in implementation: weak recording and reporting, delays in disbursement, and a lack of understanding of BOS technical guidelines by treasurers and school administrators. These problems result in low administrative efficiency and weak public accountability.

From a public oversight perspective, (Banding, 2024) emphasized that the effectiveness of the BOS Fund is also greatly influenced by supervision from regional education authorities. Without proper oversight, public funds have the potential to be underutilized, thus reducing efficiency and public trust in schools (Nurahmayanti, 2025). Mustari, (2022) explained that the management of BOS funds includes the principles of transparency, accountability, and effectiveness, which are the foundation for ensuring that the budget is used according to its objectives. Furthermore, Pebriyanti & Aliyyah, (2024) emphasized that the management of BOS funds is part of education financing management that aims to improve the quality of learning services.

Several other studies also support the importance of good school financial administration. Mustoffa & Farida, (2025) found that schools with a structured bookkeeping system were more successful in submitting reports on time. (Eminarni et al., 2025) emphasized that the principal's leadership commitment has a significant influence on school financial accountability. Furthermore, (Julia & Ahmad, 2025) showed that BOS, managed in a modern manner and supported by human resource training, has been proven to improve the quality of learning, especially in the provision of learning facilities and teacher competency development. Saerang, (2026) explained that the use of digital reporting systems such as E-BOS can improve the efficiency of financial reporting, although there are still technical obstacles and limited technological capabilities in some schools. Furthermore, (Fikria & Sutanto, 2024) stated that incomplete supporting documents and inconsistent transaction recording are still common problems in elementary schools. Wismawati et al., (2024) also emphasized the importance of stronger internal oversight to prevent delays in BOS reporting.

Based on various previous studies, it is clear that most studies discuss the transparency, accountability, and effectiveness of BOS Fund management in general. However, research specifically examining the relationship between the quality of school financial management and the timeliness of BOS SPJ submission, particularly in elementary schools in Talang Kelapa District, Banyuasin Regency, is still very limited. This research gap serves as the basis and primary motivation for this study.

This study aims to analyze school financial management in relation to BOS Fund management, specifically in BOS Fund reporting and the timeliness of Accountability Letter (SPJ) submission in elementary schools in Talang Kelapa District, Banyuasin Regency. This research focuses on aspects of planning, implementation, administration, supervision, and reporting that influence school administrative compliance. The research findings are expected to provide recommendations for improving school financial management systems, strengthening accountability, and supporting better education governance.

B. Methods

This research employed a descriptive qualitative method with a case study approach. This method was chosen because the research aimed to gain a deeper understanding of the school financial management process in the management of School Operational Assistance Funds (BOS), specifically related to planning, administration, reporting, and the timely submission of Accountability Letters (SPJ) at elementary schools in Talang Kelapa District, Banyuasin Regency. Qualitative research focuses on understanding phenomena naturally without any manipulation of the conditions of the research subjects (Sinaga, 2023).

According to Safarudin et al., (2023), qualitative research is based on a naturalistic paradigm to understand the behavior, perceptions, motivations, and actions of research subjects holistically through verbal descriptions. Furthermore, Yuliani & Supriatna, (2023) explain that qualitative descriptive methods aim to provide a systematic and accurate picture of facts and phenomena occurring in the field. Therefore, this study was used to describe the actual conditions related to the management of BOS funds in elementary schools.

The research involved principals, BOS treasurers, school operators, and members of the district BOS verification team selected through purposive sampling because they were directly involved in BOS fund management. Data credibility was ensured through source triangulation, technique triangulation, prolonged engagement, and member checking. Data analysis followed the interactive model of Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing.

The case study approach was used because this research focuses on an in-depth understanding of the dynamics underlying the research object's thought patterns, actions, and development. The researcher's direct presence in the field is crucial for gaining a comprehensive understanding of the case being studied. Qualitative research aims to uncover a problem, situation, or event as it exists, so that the results can provide an objective and detailed picture of the actual condition of the research object.

Data Collection Techniques

The data collection techniques in this study used observation, interviews, and documentation.

- a) Observation, conducted directly on BOS Fund management activities at school. According to (Sehati et al., 2024) observation is a data collection technique through visual observation without asking direct questions. (Warahmah & Jailani, 2023) explain that observation is conducted by observing and recording various naturally occurring symptoms or events.

- b) Interviews, This study also used the interview technique Rivaldi et al., (2023) explained that an interview is a purposeful conversation between the interviewer and the research informant. The interviews in this study were unstructured, allowing researchers the freedom to explore more in-depth information based on field conditions (Zahroh et al., 2025). Interviews were conducted with the Principal, Treasurer, School Operator, and the BOS Fund Verification Team.
- c) Documentation, used to strengthen the validity of data obtained through observation and interviews. Firdaus et al., (2023) explain that documentation is a data collection technique through written documents, archives, images, and reports that support research.

C. Results and Discussion

The results of the study indicate that school financial management has a significant impact on the timely submission of Accountability Letters (SPJ) for School Operational Assistance (BOS) funds at elementary schools in Talang Kelapa District, Banyuasin Regency. Based on observations, interviews, and documentation, it was found that schools with good planning, administration, and supervision systems tend to be more capable of compiling BOS reports on time than schools with less organized financial administration.

Table 1. Summary of Research Findings by Aspect

Aspect	Main Findings
Planning	RKAS prepared collaboratively
Administration	ARKAS and BKU used routinely
Constraints	HR competency, dual roles, regulations, internet
Supporting Factors	Principal supervision, coordination, documentation
Impact	Timelier BOS SPJ submission

BOS Fund Management Planning

Research results indicate that the BOS Fund planning process is carried out through the preparation of the School Activity and Budget Plan (RKAS). Most schools have involved the principal, treasurer, teachers, and school committee in preparing the RKAS. The involvement of these various parties helps schools prioritize fund use according to school needs. However, several schools still encountered challenges in preparing the RKAS, particularly related to aligning school programs with the constantly changing BOS technical guidelines. Several school treasurers admitted to still having difficulty understanding the details of budget usage according to the latest regulations, requiring consultation with the Education Office.

These research findings align with research (Simanjuntak et al., 2024) which states that the quality of budget planning is a key factor in the successful management of BOS Funds. Good planning will facilitate the implementation and reporting of school finances. Furthermore, (Eminarni et al., 2025) also confirmed that the principal's involvement in the planning process significantly impacts the quality of school financial governance.

Implementation and Administration of BOS Funds

Based on research findings, the use of BOS Funds generally follows applicable technical guidelines. Funds are used for school operational needs such as purchasing stationery, maintaining facilities and infrastructure, paying honorariums, and supporting learning and extracurricular activities. However, the research found that the quality of financial administration varies among schools. Schools with treasurers with strong administrative skills tend to be able to routinely record transactions and maintain complete transaction documentation. Conversely, some schools still experience challenges such as delays in recording transactions, incomplete payment receipts, and errors in document filing.

Observations show that schools that regularly use a document archiving system find it easier to prepare SPJs and navigate the verification process from the Education Office. The use of the BOS reporting application also helps expedite the administrative process, although some school operators admitted to still experiencing technical difficulties in operating the application. These research findings support research (Mustoffa & Farida, 2025) which states that a structured bookkeeping system can improve the timeliness of school financial reporting. Furthermore, Saerang, (2026) explains that the use of digital systems such as E-BOS can improve reporting efficiency, although there are still obstacles related to the technological capabilities of school human resources.

Barriers to BOS Fund Reporting

Research results indicate that the main barriers to BOS Fund reporting are limited human resources, regulatory changes, and delays in the collection of supporting transaction documents. Some school treasurers concurrently handle other duties, preventing them from fully focusing on BOS administration. This situation leads to delays in recording transactions and preparing reports. Furthermore, frequent changes to BOS technical instructions also pose a challenge for schools. Research informants reported that schools sometimes need time to understand new regulations, resulting in delays in the reporting process. Another obstacle identified was the lack of complete supporting documents, such as receipts and transaction notes, which lengthens the report verification process.

This study also found that internal communication and coordination factors in schools influence the quality of BOS reporting. Schools with good communication between the principal, treasurer, and operator tend to be better prepared to prepare reports on time than schools with less effective coordination. This finding aligns with research (Shidiqi et al., 2025), which found that school treasurers' lack of understanding of BOS technical instructions is a major cause of reporting delays. Fikria & Sutanto, (2024) also explained that incomplete transaction documents remain a common problem in BOS Fund management in elementary schools.

Timeliness of BOS SPJ Submission

The research results show variations in the timeliness of BOS SPJ submissions among schools in Talang Kelapa District. Some schools consistently submit reports on time, while others frequently experience delays. Schools that are able to submit SPJs on time generally have several characteristics, including:

1. A well-organized financial administration system.
2. A clear division of duties between the principal, treasurer, and operator.
3. Complete and orderly archiving of transaction documents.
4. Active supervision by the principal.
5. Optimal utilization of the BOS reporting application.

Conversely, schools experiencing delays generally face challenges such as limited treasurer administrative capabilities, lack of internal coordination, and delays in preparing supporting documents for reports. This research supports (Dewi & Sakinah, 2026) assertion that financial accountability requires a consistent monitoring system and administrative procedures. Without proper oversight, public fund management can potentially experience delays and inefficiencies. Furthermore, public sector financial management must prioritize transparency and compliance to ensure optimal fund utilization.

Solutions to Overcome Barriers to BOS Fund Management

Based on interviews with research informants, several solutions can be implemented to improve the quality of BOS Fund management and the timeliness of SPJ reporting, namely:

1. Increasing training and mentoring for school treasurers and operators regarding BOS Fund management.
2. Strengthening internal school oversight through the active involvement of school principals.
3. Improving coordination among BOS management teams in schools.
4. Developing a more organized and structured document archiving system.
5. Optimizing the use of digital-based BOS reporting applications.

Mustoffa & Farida, (2025) explained that financial administration training can improve school treasurers' understanding of regulations and reduce reporting errors. Furthermore, (Wismawati et al., 2024) emphasized the importance of internal oversight to prevent delays in submitting BOS reports. Based on the research results and discussion, it can be concluded that the quality of school financial management significantly influences the effectiveness of BOS Fund management, particularly in the timely submission of SPJs. Schools with good administrative systems, competent human resources, and effective internal coordination tend to be better able to meet the principles of transparency, accountability, effectiveness, and efficiency in managing BOS Funds.

D. Conclusions

This study concludes that school financial management significantly influences the effectiveness of BOS fund administration and the timeliness of SPJ submission in elementary schools. Schools with systematic planning, effective financial administration, active principal supervision, and competent financial personnel demonstrate better accountability performance. Conversely, limited human resource capacity, administrative inconsistencies, regulatory changes, and technical constraints remain major challenges. Therefore, strengthening human resource competencies, improving digital financial systems, enhancing coordination, and implementing continuous supervision are essential strategies for achieving transparent, accountable, and efficient BOS fund management. Future studies are recommended to involve broader research settings and employ mixed-method approaches to validate these findings.

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