

The Impact of School Financial Management on Educational Quality: A Qualitative Study at SDN 13 Banyuasin III

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Abstract: This study aimed to examine the impact of school financial management on educational quality at SDN 13 Banyuasin III. A descriptive qualitative approach was employed involving seven purposively selected informants consisting of one principal, one treasurer, two teachers, one school committee member, and two students. Data were collected through observations, semi-structured interviews, and document analysis. Data were analyzed using the Miles and Huberman interactive model, including data reduction, data display, and conclusion drawing. Data credibility was ensured through source and technique triangulation. The findings indicate that effective school financial management, particularly through BOS fund planning, implementation, monitoring, and stakeholder participation, contributed to improving learning facilities, teacher professionalism, learning quality, and public trust. Nevertheless, challenges such as limited BOS funds, delayed fund disbursement, and administrative constraints remained significant obstacles. The study concludes that transparent and accountable financial management is a strategic factor in improving educational quality.

Keywords: *School, Financial Management, BOS Funds, , Quality, Education*

A. Introduction

School financial management is a crucial component in supporting the provision of quality education. Effective financial management enables schools to allocate educational resources appropriately to support learning activities, improve educational facilities, and develop teacher competencies. In the context of basic education, school financial management has become increasingly strategic because schools are required to provide quality educational services while ensuring accountability and transparency in the use of educational funds (DR HA Rusdiana et al., 2022).

Education financing in Indonesia continues to receive significant government attention. The Indonesian government allocates at least 20% of the state budget to the education sector, as mandated by the constitution. One of the main education financing programs is the School Operational Assistance Fund (BOS), which is distributed directly to schools to support operational activities, the learning process, facility maintenance, and student development programs (Suryani & Sari, 2024). The availability of these funds shows that financial management practices at the school level have an important role in ensuring improvements in the quality of education. Although previous studies have examined school financial management from the perspectives of accountability, transparency, BOS

fund utilization, and infrastructure development, limited research has explored how financial management practices directly influence educational quality through learning processes, teacher development, and stakeholder participation in elementary schools. Most studies emphasize financial administration rather than its educational impact. Therefore, this study addresses this gap by examining how planning, implementation, supervision, and stakeholder involvement in school financial management contribute to educational quality at SDN 13 Banyuasin III.

Various studies show that school financial management is directly linked to educational quality. Transparent and accountable financial management contributes to improved educational services, learning effectiveness, and school operational performance (Barus et al., 2025). In addition, proper allocation of education funds can increase the availability of learning media, classroom facilities, and teacher professional development programs which significantly affect student learning outcomes (Kurniati & Hanif, 2024)

However, despite the continued increase in education budgets, many schools still face challenges in implementing effective financial management. Some of the issues that frequently arise include delays in fund disbursement, limited competence of school financial managers, and budget use that is not fully based on priority learning needs. These conditions indicate that the effectiveness of school financial management is highly dependent on the managerial skills of the principal and the financial management team in planning, implementing, and overseeing the appropriate use of education funds (Suherman & Sutisman, 2025). In some cases, budget allocation is still more focused on administrative needs than on improving the quality of the learning process in the classroom (Jaenudin, 2024).

Previous research has extensively discussed school financial management from various perspectives. Alif & Ahmad, (2023) explain that transparency, accountability, effectiveness, and efficiency are key principles for successful school financial management. Their research results show that schools that implement these principles tend to have better educational quality. Similarly, Maulida et al., (2021) found that financial planning based on educational achievement data significantly contributes to improving school quality.

Research conducted by (Adzikry et al., 2025) Research at SDN 2 Nagasari showed that well-planned financial management had a positive impact on improving school infrastructure, teacher motivation, and student achievement. Other research by (Pebriyanti & Aliyyah, 2024) emphasized that the BOS Fund has a strategic role in maintaining the continuity of school operations, although managerial capacity strengthening is still needed so that the use of funds can be more optimal.

Furthermore, (Triwiyanto et al., 2023) highlighted the importance of stakeholder participation in school financial management. The study showed that the involvement of school committees, parents, and teachers can increase transparency and accountability in the management of education funds. This finding is supported by (Yoyok, 2022) who stated that collaborative financial planning can increase the effectiveness of education programs and strengthen public trust in schools.

Research (Rahmattullah et al., 2025) also shows that transparent and accountable financial management contributes to the creation of a conducive learning environment and improved student academic achievement. Meanwhile, (Risdiyani et al., 2025) explain that effective financial management enables schools to provide adequate educational facilities such as classrooms, libraries, and educational technology, which directly support the quality of learning.

Several other studies have also examined the relationship between financial management and educational quality. (Baidowi et al., 2024) identified that the dominance of routine spending and limited managerial competency remain major obstacles to optimizing education funding. Meanwhile, (Andriyani et al., 2025) found a gap between financial management regulations and their implementation in elementary schools due to limited administrative capabilities of school administrators.

Although various studies have addressed school financial management, most previous research has focused on administrative accountability, regulatory compliance, and school infrastructure development. Research specifically examining the direct relationship between school financial management and the quality of students' and teachers' daily learning experiences is still relatively limited (Rasyid & Karim, 2025). This indicates a research gap that requires further investigation.

This study aims to fill this gap by focusing on the impact of school financial management on educational quality at SDN 13 Banyuasin III. Unlike previous studies that focused more on administrative aspects, this study specifically examines how financial planning, utilization of BOS funds, financial oversight, and stakeholder involvement influence the quality of learning and educational services in schools.

Therefore, this study is expected to provide theoretical contributions to the development of educational management studies, particularly school financial management, while also providing practical recommendations for schools and policymakers in optimizing educational funding to improve educational quality.

B. Methods

This study employed a qualitative approach with descriptive methods. The qualitative approach was chosen because this study aimed to deeply understand the school financial management process and its impact on the quality of education at SDN 13 Banyuasin III. Descriptive research was used to systematically and factually describe the actual conditions regarding the planning, implementation, supervision, and evaluation of school financial management.

According to (Sugiyono, 2021), qualitative research is a research method used to examine the conditions of natural objects, where the researcher acts as the primary instrument for data collection. This approach allows researchers to obtain more in-depth data regarding school financial management practices and their impact on the quality of education. Informants were selected purposively because they were directly involved in school financial planning, implementation, monitoring, and evaluation.

This research was conducted at SDN 13 Banyuasin III, located on Palembang–Betung Road Km. 42, Kayuara Kuning Village, Banyuasin III District, Banyuasin Regency, South Sumatra Province, Indonesia. The selection of the research site was based on the consideration that the school actively implements educational fund management, particularly the School Operational Assistance Fund (BOS), to support educational activities. The study was carried out over a four-month period, from December 2024 to March 2025.

The data used in this study consisted of primary data and secondary data.

1. Primary Data

Primary data were obtained directly through in-depth interviews with the school principal, school treasurer, teachers, school committee members, and students. Primary data were also collected through observations of the school's financial management processes and the implementation of educational activities.

2. Secondary Data

Secondary data were obtained from school documents, including the School Activity and Budget Plan (RKAS), BOS Fund utilization reports, school administrative records, school financial management guidelines, scientific journals, and other documents relevant to the study. To ensure data credibility, the researcher employed source triangulation, technique triangulation, member checking, and prolonged engagement throughout the research process.

The research informants were selected using a purposive sampling technique, which involves choosing informants based on specific considerations relevant to the objectives of the study. The selected informants were considered to possess adequate knowledge and direct involvement in the school's financial management processes.

Table 1. Research Informants

No.	Informants	Number of Participants
1	School Principal	1 Person
2	School Treasurer	1 Person
3	Teachers	2 Persons
4	School Committee Member	1 Person
5	Students	2 Persons
Total Informants		7 Persons

The data collection techniques employed in this study included the following:

1. Observation, Observation was conducted directly to examine the school's financial management activities and the overall implementation of educational programs within the school. This technique enabled the researcher to obtain firsthand information regarding the actual conditions and practices related to financial management and educational operations.
2. Interviews, In-depth interviews were conducted with the selected research informants using a semi-structured interview guide. This approach allowed for greater flexibility during the interview process and facilitated the collection of comprehensive and detailed information relevant to the research objectives.

3. Documentation, Documentation was carried out by collecting and reviewing documents related to the school's financial management, including the School Activity and Budget Plan (RKAS), BOS Fund utilization reports, school evaluation reports, and documentation of educational activities. These documents served as supporting data to strengthen the findings obtained through observation and interviews.

The data in this study were analyzed using the Miles and Huberman model, which consists of three main stages:

1. Data Reduction, The data collected from the field were selected, summarized, and focused according to the objectives of the study. This process involved organizing and simplifying the data to identify relevant information and eliminate unnecessary details.
2. Data Display, The data were presented in the form of descriptive narratives, tables, and documentation to facilitate the researcher's understanding and interpretation of the findings. Data display enabled the researcher to systematically examine patterns, relationships, and trends within the collected information.
3. Conclusion Drawing and Verification, Conclusions were drawn based on the results of the data analysis and were continuously verified throughout the research process. This stage ensured that the findings were consistent, valid, and supported by the collected data.

This research was conducted through the following stages:

1. Research preparation stage
2. Field data collection stage
3. Data analysis stage
4. Research report preparation stage
5. Conclusion drawing stage

C. Results and Discussion

Research results indicate that SDN 13 Banyuasin III has implemented school financial planning through the routine preparation of the School Activity and Budget Plan (RKAS) each academic year. The RKAS preparation involves the principal, treasurer, teachers, and the school committee. The involvement of various parties ensures that budget planning aligns with the school's priority needs.

Based on interviews, the school's funding primarily comes from the School Operational Assistance Fund (BOS), which is used to support learning activities, maintain school facilities, procure learning materials, and support student extracurricular activities. Financial planning is carried out by considering operational needs and improving the quality of education. These findings demonstrate that school financial planning reflects the planning function of educational management, where resource allocation is aligned with instructional priorities rather than administrative routines. Participatory preparation of the RKAS also strengthens organizational commitment and promotes shared responsibility among stakeholders.

This finding aligns with research (Triwiyanto et al., 2023), which states that participatory budget planning can increase transparency and effectiveness in managing education

funds. Furthermore, (Wigiyantini & Suryaman, 2025) explain that preparing the RKAS (Regional Budget Plan) involving various stakeholders will result in more targeted fund allocation that aligns with school needs.

From a management theory perspective, the planning process is a key management function that determines the success of educational program implementation. Good planning enables schools to anticipate educational needs more effectively and efficiently.

Implementation and Use of School Funds

Research results indicate that the implementation of funds at SDN 13 Banyuasin III adheres to the previously prepared School Operational Work Plan (RKAS). BOS funds are used to support various educational needs, such as the procurement of textbooks, stationery, learning media, classroom maintenance, and student activities. Furthermore, the school also allocates funds for teacher competency development through training and educational workshops. Based on observations, the use of school funds has a positive impact on the learning process, as learning facilities are more adequate and the school environment more conducive. The allocation of BOS funds illustrates strategic resource management because financial decisions directly support instructional improvement through teacher development and learning facilities. This finding indicates that effective financial management extends beyond regulatory compliance to educational value creation.

These findings support research (Risdiyani et al., 2025), which states that effective financial management enables schools to provide adequate educational facilities and infrastructure, thus supporting the quality of learning. Research (Afandi, 2017) also explains that allocating funds for teacher professional development can improve educator competency and the quality of the teaching and learning process.

However, this study also found that the limited amount of BOS funds remains a barrier to meeting all school needs. Several school development programs have not been optimally implemented due to budget constraints. This condition shows that schools still need to prioritize the use of funds based on the most pressing needs.

Transparency and Accountability in Financial Management

Research results indicate that SDN 13 Banyuasin III applies the principles of transparency and accountability in its school financial management. The school regularly submits reports on fund usage to the school committee and relevant parties through evaluation meetings and written reports. Transparency not only fulfills administrative requirements but also enhances organizational trust. Increased stakeholder trust encourages stronger community participation, which in turn supports sustainable school development.

Based on interviews with the school committee and teachers, transparency regarding the use of school funds increases community trust in the school's educational management. Furthermore, the principal and treasurer regularly monitor fund usage to ensure budget utilization complies with applicable regulations.

These findings align with research (Alif & Ahmad, 2023), which states that transparency and accountability are important principles in school financial management. Schools that

implement these two principles tend to have better educational governance and garner greater community support.

Theoretically, the principle of accountability in educational management emphasizes that all use of funds must be accounted for administratively and morally. Financial transparency is also an important indicator in creating good school governance.

Impact of Financial Management on Educational Quality

The results of the study indicate that school financial management has a positive impact on the quality of education at SDN 13 Banyuasin III. This impact is evident in the following aspects:

- a) **Improved Facilities and Infrastructure;** Good financial management allows schools to improve learning facilities such as classrooms, student desks and chairs, libraries, and learning media. Improved facilities create a comfortable learning environment for students. These research findings support the opinion of (Syoviana et al., 2025), who stated that the implementation of effective financial management has a direct impact on improving the quality of educational facilities and infrastructure. The findings suggest that financial management contributes to educational quality indirectly through improvements in facilities, teacher competence, and stakeholder engagement. Thus, financial management functions as an enabling mechanism rather than a direct determinant of student achievement.
- b) **Improving the Quality of Learning;** The use of funds for the procurement of learning media and teacher training helps improve the quality of the classroom learning process. Teachers become more creative in delivering learning materials, resulting in more active and motivated students in learning. This finding aligns with research (Debataraja, 2024), which explains that professional management of the education budget can improve the quality of learning and student learning outcomes.
- c) **Improving Teacher Professionalism;** Schools allocate a portion of their budget for training and teacher competency development activities. These programs have a positive impact on teachers' pedagogical abilities in implementing learning. Hariyanti et al., (2024) explain that teacher welfare and professional development are important factors in improving the overall quality of education.
- d) **Increasing Public Trust;** The application of transparency and accountability principles in school financial management increases public trust in schools. Parents and school committees feel more involved in supporting educational activities. This finding supports research by Nur Hakim & Atoillah, (2024), which states that transparency in school fund management can increase community participation in supporting educational programs.

Obstacles in School Financial Management

Although school financial management has been running quite well, this study identified several obstacles in its implementation, including:

1. Limited BOS funds compared to school needs.
2. Delays in fund disbursement, which impacts the implementation of school programs.
3. Limited financial administration skills among some management staff.
4. The continuing need for facilities and infrastructure.

These obstacles align with research (Leani et al., 2025), which states that the main obstacles to BOS Fund management include delays in fund disbursement, lack of understanding of regulations, and limited human resources for school financial management.

Based on the research findings, it is clear that school financial management is closely linked to improving the quality of education. Effective, transparent, and accountable fund management can support the provision of learning facilities, improve teacher competency, and create a conducive educational environment. This research reinforces educational management theory, which states that financial resource management is a strategic factor in achieving educational goals. Management functions, including planning, implementation, monitoring, and evaluation, have proven crucial in ensuring the use of educational funds aligns with school objectives.

Furthermore, the research findings indicate that the involvement of stakeholders such as teachers, school committees, and parents contributes positively to the effectiveness of school financial management. This participation not only increases transparency but also strengthens community support for school education programs.

Thus, school financial management serves not only as an administrative activity but also as a strategic instrument for continuously improving the quality of education. Good financial management enables schools to achieve educational goals more effectively and positively impacts student development.

D. Conclusions

Based on the results of research conducted at SDN 13 Banyuasin III, it can be concluded that school financial management plays a crucial role in improving the quality of education. Financial management, carried out through the planning, implementation, monitoring, and evaluation stages, has been running quite well and is able to support various educational activities at the school. This study concludes that effective school financial management contributes to educational quality through strategic planning, transparent implementation, accountable financial supervision, and active stakeholder participation. Financial management supports improvements in learning facilities, teacher professional development, and school governance. Nevertheless, limitations related to BOS funding, delayed disbursement, and administrative capacity require continuous improvement. Therefore, strengthening managerial competencies and participatory financial governance is essential for sustaining educational quality in elementary schools.

The objective of this research, which was to determine the impact of school financial management on educational quality, has been achieved. The results indicate that the management of school funds, particularly the School Operational Assistance Fund (BOS), has had a positive impact on improving educational facilities and infrastructure, the quality of the learning process, developing teacher competencies, and creating a more conducive learning environment for students.

Furthermore, the application of the principles of transparency and accountability in school financial management has also increased public trust and stakeholder participation in supporting school education programs. The involvement of the principal, treasurer, teachers, school committee, and parents in the financial planning and oversight process helps create more effective and accountable school governance.

However, this research also identified several obstacles in the implementation of school financial management, such as limited BOS funds, delays in disbursement of funds, and limited administrative capabilities of school financial managers. These constraints impact the optimization of several educational development programs in schools.

Overall, this research demonstrates that effective, efficient, transparent, and accountable school financial management can be a strategic instrument for improving educational quality. Therefore, schools need to continuously improve the quality of financial management through thorough planning, effective oversight, and enhanced financial management competency to ensure optimal and sustainable achievement of educational goals.

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